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REF No:- E-CONCI/CHFF/EAST/5491/220424/21620

Date: 22-Apr-24

To

BHARAT S LEPCHA

**House Number 88 Ward Number 46 Champasar
Uttar Mallaguri Opp Sri Guru Vidya M
-- 734003**

REF: INVITATION TO CONCILIATION AS PER PROVISIONS OF SECTION 62 OF THE ARBITRATION AND CONCILIATION ACT, 1996/YOUR CREDIT CARD ACCOUNT. 0004726428270918947

Madam/Sir,

Under instructions from and on behalf of our client M/s SBI Cards and Payments Services Ltd., having its registered office at State Bank House, Unit 401 & 402,4th Floor, Aggarwal Millennium Tower, E 1,2,3, Netaji Subhash Place, Wazirpur, New Delhi – 110034, we address you as under:

- My Client represents to me that you had applied for Credit Card facility from my client and you were issued the same through the aforementioned captioned Credit Card Account No. **0004726428270918947**. Thereafter, you had also started using the said Card for your personal use / benefits inter alia agreeing to abide by the terms and conditions of the usage of the said Card.
- My client further states that after availing the facility of credit card **XXXXXXXXXXXXXXXX5491**, you have failed to keep up your promise as per the agreed terms and conditions of the usage of the Card and had been evading the requisite payments due on the said Card Account(**0004726428270918947**) in spite of repeated requests, reminders and personal visits by the representatives of my Client. You are requested to note that you have neither complied with the terms & conditions of the Agreement nor have you come up with any proposal for repaying the outstanding on the said Card Account. As per your current outstanding, you are due and liable to pay to my client an outstanding amount of Rs **50,799.60/-** inclusive of interest and other applicable charges.
- Since the matter has now been entrusted to us, we hereby request you for a Conciliation Proceeding before we consider initiating any Civil and Criminal legal Proceedings against you for recovery of the said outstanding dues. Therefore, you are instructed to visit and meet **Mr. Sarthak Agarwal**, Advocate conciliator by using CISCO Webex videoconferencing application on **8-May-24** between **02:00 PM to 05:00 PM**.

Link: <https://arenesslaw.webex.com/arenesslaw/j.php?MTID=m329732c530ead52877248710e943052e>

Meeting ID: **2511 538 8873**

Password: **123456**.

- During the said Conciliation Proceeding, you may express your difficulties in repayment of Outstanding Dues for reaching an amicable settlement/resolution between us, which would be mutually acceptable with your cooperation. The concerned Officials of my client will also be present for the same.
- In the event, you are faced with any difficulty in connecting you may call our Client's Representative Mr./Ms. **Siddhartha Srivastava** at **9996918802** or **1860 180 1290/ 39020202** between 9.30 am to 6.30 pm on working days to confirm your intent so as to arrive at a mutually acceptable settlement.

Please note that in the event you fail to respond to this Conciliation Notice, on the expiry of Seven (7) working days from the date of receipt of this notice, we would have peremptory instructions to initiate Civil and Criminal proceedings against you, which would be entirely at your risk, cost and consequences thereof. Please ignore this notice, if already paid.

Yours sincerely,

Digitally Signed By:

Sagar Aggarwal Advocate