

Sagar Aggarwal, Advocate Areness Attorneys

408, Tower B, Global Business Park,
M. G. Road, Gurugram – 122002

REF No:- **QL2/CHFF/SOUTH/8173/260325/71038**

Date: **26-Mar-25**

To

SURFRAZ SHARAFUDEEN
Shannovre Pathanamthitta P O
Chitoor Pathanamthitta (Part)
PATHANAMTHITTA-689645

SUB: DEMAND NOTICE / SBI CREDIT CARD NO. **XXXXXXXXXXXXXXXXX8173**

Madam/Sir,

I have been instructed by my client, M/s SBI Cards & Payment Services Ltd. (SBICPSL), hereinafter referred to as “my client” having its Registered office at Unit 401 & 402, 4th Floor, Aggarwal Millennium Tower, E 1,2,3, Netaji Subhash Place, Wazirpur, New Delhi – 110034. to serve you with the following notice.

- That my client aforesaid is engaged in the business of providing credit cards and having branches throughout India.
- That on your request, you the above-named addressee was granted a credit card facility vide Credit Card No. **XXXXXXXXXXXXXXXXX8173** vide Account No. **0006530034090605853** and as such you had been availing the credit card facilities of my client since the date of issuance of the same.
- That you had been availing credit card facilities granted by my client subject to the terms and conditions of Credit card agreement, including an arbitration clause conferring exclusive rights upon our client to appoint/nominate sole arbitrator to enter into & decide all disputes and difference between you and our client. Vide the said agreement, you had further undertaken to pay the bills raised by my client, however you have failed and neglected to pay the same.
- That as per the accounts maintained by our client in ordinary course of business a sum of Rs. **77,440.42/-** is due and payable by you, which you have failed to pay despite repeated demands, hence this notice.

I, hereby finally call upon you on behalf of my client, to pay the said sum of Rs. **77,440.42/-** within 15 days from receipt of this notice, failing which my client would be constrained to proceed against you as per the terms of the Credit Card Agreement for recovery of the aforesaid amount along with interest, and other charges, including initiating arbitration proceedings and in that eventuality, you shall be liable for all costs and consequences arising thereof

In case if you have already made the payments before receipt of this notice, please send in the details of the same to us and /or you may contact our SBI cards officer **Mr./Mrs. ChannaBasava** . at **7550241677 or 1860 180 1290/ 39020202**.

A copy is retained in our Office for future action, record and reference.

Yours Sincerely,

Digitally Signed by:
Sagar Aggarwal