FIRST ASSOCIATES
The Law Firm

Office: C-217, GF, DEFENCE COLONY,
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E-mail: officeoffirstassociates@gmail.com

Without Prejudice

Date: 21/10/2026

To,
REF: FA/CHOLA/LRN/OCT/LOT-5/267
Gangadhara Mahalik (Applicant)
Kaduanasi Panchutikiri Bhadrak Bhadrak ODISHA
756129
Mobile: 9938957994

Kanchan Mahalik (CoApplicant1)
Kaduanasi Panchutikiri Bhadrak Bhadrak ODISHA
756129

Narendra Mahalik (CoApplicant2)
Kaduanasi Panchutikiri Bhadrak Bhadrak ODISHA
756129

Sub :- Letter of intimation to make regular and timely repayment of Loan amount

Loan Account No.	**SBPLBHAD000009787563**
Loan Amount	**433254**
Outstanding EMI/ Pre-EMI	**22814**
Other Charges	**14920**
Total Over-due amount as **on 21-Oct-26**	**37734**

Madam/ Sir,
We, are writing to you under instruction from and on behalf of our client M/s Cholamandalam Investment and Finance Company Limited (hereinafter referred to as 'the Company') having its registered office at CHOLA CREST C54 & 55, Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600032 and one of its Branch Office at Bhadrak serve you this notice which is as under:

My client engaged in the business of providing financial assistance under Secured Business and Personal Loan, etc as per its prevailing policy and norms.

1. This is with reference to your above referred Loan account wherein you have executed the Loan Agreement and assured the Company regarding regular repayment of Loan amount in Equated Monthly Installments (EMI)/ Pre-EMI in terms of the Loan Agreement. Timely repayment of Loan amount vide EMI/ Pre-EMI is the essence of the Agreement and that of the relationship between you and my client.
2. That as per the statement of account maintained by us in normal course of business, there is over-due **Rs. 37734/ -** towards EMI/ Pre-EMI, penal interest and other charges, in terms of Loan Agreement. Online payment facility is also available.
3. That on the basis of this valued relationship with you and my client, we hereby advise you to deposit/ pay all the over-due amount, referred hereinabove, at the earliest to avoid further penal interest and other charges in your captioned loan account.
4. This is a reminder letter to you to pay the defaulted monthly installment and accrued penal interest and other charges thereon. In circumstances, we hereby call upon you to make the above payment of **Rs. 37734/-** to regularize your repayment track. Please ignore this Letter, in case you have already paid the over-due installment, interest, penal interest and charges, as applicable.
5. Please note that in event of failure to pay, legal action shall be initiated and this letter may be presented in court as evidence of your failure to pay.

For M/s CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

THIS IS A COMPUTER GENERATED LETTER AND NEED NOT BE SIGNED

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ବିନା ପ୍ରତିବନ୍ଧ

ତାରିଖ: 21/10/2026

କୁ,
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ବିଷୟ :- ଋଣ ରାଶିର ସମୟ ଓ ନିୟମିତ ପ୍ରତିଶୋଧ ପାଇଁ ଅବଗତ କରାଯିବା ପତ୍ର

ଋଣ ଖାତା ସଂଖ୍ୟା	**SBPLBHAD000009787563**
ଋଣ ରାଶି	**433254**
ବକାୟା EMI/ ପୂର୍ବ-EMI	**22814**
ଅନ୍ୟ ଖର୍ଚ୍ଚ	**14920**
ମୋଟ ବକାୟା ରାଶି **ତାରିଖ 21-Oct-26**	**37734**

ମାଡମ/ ସର,
ଆମେ, ଆମର ଗ୍ରାହକ M/s Cholamandalam Investment and Finance Company Limited (ଏହା ପରେ 'କମ୍ପାନୀ' ବୋଲି ଉଲ୍ଲେଖିତ) ଯାହାର ରେଜିଷ୍ଟର୍ଡ କାର୍ଯ୍ୟାଳୟ CHOLA CREST C54 & 55, Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600032 ଓ ଏହାର ଏକ ଶାଖା କାର୍ଯ୍ୟାଳୟ Bhadrak ଏହି ନୋଟିସ୍ ଦେବାକୁ ଲେଖୁଛୁ।
ମୋର ଗ୍ରାହକ ସୁରକ୍ଷିତ ବ୍ୟବସାୟ ଓ ବ୍ୟକ୍ତିଗତ ଋଣ ଦେବାର ବ୍ୟବସାୟରେ ଲିପ୍ତ ଅଛନ୍ତି, ଯାହା ତାଙ୍କର ପ୍ରଚଳିତ ନୀତି ଓ ନିୟମାବଳୀ ଅନୁସାରେ।

1. ଏହା ଆପଣଙ୍କର ଉପରେ ଉଲ୍ଲେଖିତ ଋଣ ଖାତା ସହିତ ସମ୍ପର୍କିତ, ଯେଉଁଥିରେ ଆପଣ ଋଣ ସମ୍ମତିପତ୍ରକୁ ସହି କରିଛନ୍ତି ଓ କମ୍ପାନୀକୁ ଋଣ ରାଶିର ସମୟ ଓ ନିୟମିତ ପ୍ରତିଶୋଧ ବିଷୟରେ ନିଶ୍ଚିତ କରିଛନ୍ତି। EMI/ ପୂର୍ବ-EMI ଦ୍ୱାରା ଋଣ ରାଶିର ସମୟ ଓ ନିୟମିତ ପ୍ରତିଶୋଧ ହେଉଛି ସମ୍ମତିପତ୍ରର ମୂଳ ତତ୍ତ୍ୱ ଓ ଆପଣ ଓ ମୋର ଗ୍ରାହକଙ୍କ ମଧ୍ୟରେ ସମ୍ପର୍କର ମୂଳ ତତ୍ତ୍ୱ।
2. ଆମେ ଯଥାସମୟରେ ଆପଣଙ୍କର ଖାତାରେ ରଖାଯାଇଥିବା ଖାତାର ବିବରଣୀ ଅନୁସାରେ, EMI/ ପୂର୍ବ-EMI, ଦଣ୍ଡ ସୁଦ ଓ ଅନ୍ୟ ଖର୍ଚ୍ଚ ପାଇ **Rs. 37734/-** ବକାୟା ଅଛି, ଯାହା ଋଣ ସମ୍ମତିପତ୍ର ଅନୁସାରେ। ଅନଲାଇନ୍ ଭୁଗତା ସୁବିଧା ମଧ୍ୟ ଉପଲବ୍ଧ।
3. ଆପଣଙ୍କ ସହିତ ଏହି ମୂଲ୍ୟବାନ ସମ୍ପର୍କର ଆଧାରରେ, ଆମେ ଆପଣଙ୍କୁ ନିବେଦନ କରୁଛୁ ଯେ ଉପରେ ଉଲ୍ଲେଖିତ ସମସ୍ତ ବକାୟା ରାଶିକୁ ଶୀଘ୍ର ଜମା କରନ୍ତୁ/ ଦେଇଥିବା ନିମିତ୍ତରେ ଅଧିକ ଦଣ୍ଡ ସୁଦ ଓ ଅନ୍ୟ ଖର୍ଚ୍ଚ ହେବାରୁ ବଚାଇବା ପାଇ।
4. ଏହା ଆପଣଙ୍କୁ ଦେଖାଯାଇଥିବା ମାସିକ କିସ୍ତି ଓ ଆକ୍ରୁତ ଦଣ୍ଡ ସୁଦ ଓ ଅନ୍ୟ ଖର୍ଚ୍ଚ ପ୍ରତିଶୋଧ କରିବା ପାଇଁ ଏକ ସ୍ମୃତି ପତ୍ର। ଏହି ପରିସ୍ଥିତିରେ, ଆମେ ଆପଣଙ୍କୁ **Rs. 37734/-** ର ଉପରେ ଦେୟ ପ୍ରତିଶୋଧ କରିବାକୁ ଅନୁରୋଧ କରୁଛୁ। ଯଦି ଆପଣ ବକାୟା କିସ୍ତି, ସୁଦ, ଦଣ୍ଡ ସୁଦ ଓ ଖର୍ଚ୍ଚ ଦେଇଛନ୍ତି, ତେବେ ଏହି ପତ୍ରକୁ ଅନୁଦାନ କରନ୍ତୁ।
5. ଦେଖନ୍ତୁ, ଯଦି ଦେୟ ପ୍ରତିଶୋଧ କରିବାରେ ବିଫଳ ହେବେ, ଆଇନୀ କାର୍ଯ୍ୟବାହି ଆରମ୍ଭ କରାଯିବ ଓ ଏହି ପତ୍ର ଆପଣଙ୍କର ଦେୟ ପ୍ରତିଶୋଧ କରିବାରେ ବିଫଳତାର ସାକ୍ଷ୍ୟ ଭାବରେ ଆଦାଲତରେ ପ୍ରଦର୍ଶିତ ହେବ।

M/s CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED ପକ୍ଷରୁ
ଏହା ଏକ କମ୍ପ୍ୟୁଟର ଉତ୍ପାଦିତ ପତ୍ର ଓ ଏହାକୁ ସହି କରିବାର ଆବଶ୍ୟକତା ନାହିଁ