



LEX HAWK

Chamber No 37 Saket court
Off-B-92 Sector 63 Noida 201301

Email- info@lexhawk.in

To,

Date: 24-07-2024

Arshia ABDUL Waheed Khan / 7506991998

d/o: abdul waheed khan 4/a/41 bombay taximens colony chs l t d 306 l b s
marg near b k c kurla west kurla mumbai mumbai mumbai maharashtra
india mumbai 400070 maharashtra

LEGAL NOTICE

Sir/Ma'am,

Under specific instructions to act on behalf of my client, Finnovation Tech Solutions Pvt. Ltd. having its registered office at 16/3, 2nd Floor, Adarsh Yelavarthy Centre, Jogupalya, Cambridge Layout, Halasuru, Bengaluru-560008, notify you through this instant legal notice for your immediate compliance within the stipulated time as stated in this notice. Henceforth it is submitted as follows:

1. That my client acquires the potential customers for Krazybee Services Private Limited (hereinafter referred as "Lender-1") and PayU Finance India Private Limited (hereinafter referred as "Lender-2") hereinafter jointly referred as "Co-Lenders" which processes the loan application and has authorized my client for doing collections from the delinquent customers.
2. You the noticee approached my client/ Lender for the Loan amount of Rs. 75000/-.
3. The Loan was sanctioned by the Lender in your account through the digital platform of my client i.e. Kreditbee and subsequently, a Loan ID bearing number KB240330GILOK was generated on 30-03-2024 after you the noticee agreed to the terms and conditions of the Sanction Letter and Loan Application Form (Collectively called as the "Transaction Documents") and subsequently signed/digitally signed/e-signed the Transaction Documents and the copy of such Transaction Documents has been shared with you on your registered Email Id.
4. That you the noticee had agreed to abide by the terms of the Transaction Documents.
5. That you the noticee agreed to repay the loan principal along with applicable interest and applicable charges with the Equated Monthly Installment ("EMI") on the due date as per the terms of the Loan Application Form. In furtherance of the same and discharge of your liability, you the noticee agreed to pay timely/regular EMI's which is fixed at Rs. 5783/-, as per the EMI schedule as mentioned under the Loan Application Form, however, you the noticee has failed to honor the covenants of the terms of the Transaction Documents and have made continuous and concurrent defaults.
6. You, the noticee have therefore failed to discharge your legally enforceable debt towards my Clients as per the EMI schedule as mentioned under the Loan Application Form and you defaulted in making periodic due payments in wilful/ deliberate breach of terms of the contract and also have never bothered to send any intimation as specified in clause 8.4 of the Transaction Documents.



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7. That the above-stated facts make it abundantly clear that you have failed to discharge your liability as per the terms of the Transaction Documents.

8. That in compliance of the standing instructions of the Reserve Bank of India, in the event of non-payment of outstanding amount, my clients shall be constrained to provide your details to the credit bureaus viz Trans Union CIBIL Ltd., CRIF High Mark Credit Information Services Pvt. Ltd etc.

9. In view of the aforesaid and by virtue of this notice, I, on behalf of my aforesaid client, do humbly call upon you respectfully to pay the amount of Rs. 72112/- towards discharge of your liability pertaining to principal outstanding as applicable as per the terms of the Transaction Documents as you the noticee have failed to discharge your liabilities in furtherance of the Transaction Documents within the period of 15 days from the date of receipt of this notice. You may be further liable to pay penal interest as per the Rate of Interest mentioned under Transaction Documents to my client along with the costs towards this legal notice as you have deprived him/it from its legitimate use of its funds by illegally withholding and/or refusing to pay the same, failing which my Client shall be constrained to initiate Civil as well as Criminal proceedings or any other proceedings as contemplated under applicable law against you the noticee before the appropriate Court of Law, holding you responsible for all costs and consequences which you may kindly note.

In case of further assistance/clarification kindly reach out to legal_support@kreditbee.in at 9071581557, 080-44292200

A copy of this notice is being retained in my office for future reference.

Kindly ignore this notice if the matter has already been resolved or settled or you have already made the payment.

For Lex Hawk
For Lex Hawk
Narender Gill
Auth. Signatory

Narender Gill

Yours Sincerely,