

# Hdfc cre

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**RAJESH SHUKLA**  
(Querist)



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with regards  
Rajesh Shukla



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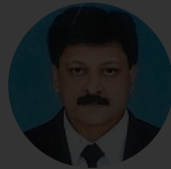




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Personally discuss with concerned Bank Officials. (Please avoid issuing of Cheques for any reasons )

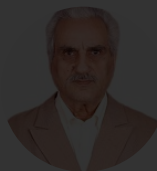
**N.J.S.Rajkumar**  
alias narasimha  
(Expert)



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No legal point asked.

**Sudhir Kumar**  
(Expert)



🕒 14 September 2018

Banks do not send emails through lawyers. That lawyer, who has sent you mail, must have been acting the bank's collection agent. Better directly discuss with the bank for way out.

**Dhingra:**  
1962dgc@gmail.com

As regards, EMI, the credit card company already give the card holders option to pay minimum of 5% of the total dues. That automatically works out to 20 EMIs allowed by the bank. The only difference is that the whole balance is chargeable to interest every month and that continues to add with the

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So, it is up to you, how to settle your case.

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