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[ON ADVOCATE'S LETTERHEAD]

By Speed Post / Registered AD / Email Date: _____

To,
[Name of debtor]
[Full address]

Subject: Legal notice for recovery of Rs. _____ due and payable

Under instructions from and on behalf of my client [Name, address]:

1. On/around _____ you [took a loan of / purchased goods worth / agreed to pay] Rs. _____ [under agreement / invoice no. _____ dated _____].
2. You agreed to pay the amount by _____ [with interest @ ___% p.a.].
3. Despite requests on [dates / mode], Rs. _____ remains outstanding.
4. You are called upon to pay Rs. _____ [with interest @ ___% p.a. from _____] within ___ days of receipt of this notice.
5. If you fail to do so, my client shall initiate civil proceedings for recovery, with interest and costs, at your risk as to cost and consequences.

[Advocate name], Advocate
Enrolment No. _____
[Address, phone, email]