

Date: 01/11/2026 22:15:39

To:

RAM KUMAR
Flat No 202 Quarter B Government
Engineering College Khagaria
KHAGARIA
BIHAR 848203
Phone No: / Mobile No: 9108642983

Disbursal Date: 25/04/2025

Dear Sir / Madam,

Ref :Prepayment of your PERSONAL LOAN Account No. : 161782491

With reference to your request for prepayment of the captioned loan account held with us and as per the terms of the agreement, the following would be the net amount payable by you on such prepayment. The calculation given below is valid till 01/11/2026 22:15:39

	(Amount in Rs.)
Principal Outstanding	1401844.00
Overdue EMI Interest	ramahk92@gmail.com
Other Charges	0.00
Cheque Bouncing Charges	0.00
Interest till date of Prepayment	1698.00
Prepayment Charges @4.72 % on Outstanding Principal	66167.00
Pending Installments, if any	0.00
Refunds, if any	0.00
Closure Payments	0.00
Interest in Amount Payable	0.00
Overdue maturity interest	0.00
TOTAL AMOUNT PAYABLE	1469709.00
Per Day Interest on Termination	424.47
Due for Past Period Interest	0.00

Note:

- * This quote assumes that your last EMI has been realised by the Bank.
- * The copy of this letter with your signature of acceptance should be submitted at the time of making the payment.
- * **The due date for the upcoming EMI on this loan is which is likely to get presented to your bankers. You are advised to instruct your bankers to mark a stop- payment on the upcoming post-dated cheque/ debit-ECS/ACH to avoid any excess payment. In case the EMI gets recovered upon presentation, a refund to the extent of EMI amount alone will be made by way of pay order/ direct credit (through NEFT) within a maximum of 15 days from the date of foreclosure**
- * You are required to submit the pre payment request letter in the prescribed format along with your bank statement (at least 6 month) and document evidencing the source/flow of fund to substantiate the amount of payment.
- * Prepayment charges are conditional upon the source of prepayment and special features, If any associated with the loan, HDFC Bank Ltd reserves the right to revise the amount payable on the basis of scrutiny of the documents evidencing the source submitted by you as above.
- * Kindly tender the payment by way of local cheque / draft favouring "HDFC Bank Ltd; Loan Account No: 161782491. " The full and final settlement of the Loan will be accorded subject to realisation of cheque / draft and payment of all charges, as accrued as on the date of Prepayment.
- * The Closure Letter would be dispatched to you at the above address by courier/Indian post/Email **within 10 working days of prepayment of your Loan.**
- * The un-encashed Post Dated / Security Cheques will be retained at our end and destroyed after 45 days from the date of foreclosure of loan. You may refer to our Closure Letter for further information in respect of the instruments.

Please feel free to contact our Retail Loans Division or Phone Banking Helpdesks or visit www.hdfcbank.com/services and log your request for any further assistance/ clarifications.

I/We hereby confirm having understood and accepted the Terms/ Conditions of foreclosure.

This is computer generated PDF does not require signature.

HDFC BANK LTD

Please Quote your PERSONAL LOAN Loan No. whenever you contact us.

For any further clarifications, please contact customer service at : SANDOZ HOUSE

Branch : Retail Assets 1) New Vijay Cinema, Chembur, 2) S V Road, Kandivali-W, 3) Tradestar, Andheri-E,

MUMBAI - 400059 Phone : 22-61606161

Corporate Identity Number: L65920MH1994PLC080618 , PAN: AAACH2702H

Website Address: www.hdfcbank.com , Email ID: loansupport@hdfcbank.com

Registered Address: HDFC BANK LTD, HDFC BANK HOUSE, SENAPATI BAPAT MARG, LOWER PAREL (WEST), MUMBAI-400013
