Without Prejudice

Ref: - SET/xxxxx/xxxx/xxxx Date: 30.08.2025

To

xxxxxx xxxxxx
xxxxxxxxxxxxxxxxxxxx

Re : Settlement of your outstanding loan account no CNN0PL001xxxxxxx

Sir / Madam,

This is with reference to your request / Application dated 30.08.2025 for settlement of outstanding loan granted to you by Hero Fincorp Ltd. (HFCL) vide Loan Agreement dated 22.06.2022 in relation to your Personal Loan bearing registration no.

Your Application is hereby accepted and HFCL herby confirms the offer of the structured payment plan of Rs. 50000.00/-, (Rupees Fifty Thousand only), vide DD/CASH of favoring **"Hero FinCorp Limited"** Payable at New Delhi in the following manner:

In view of the aforesaid, you are requested to confirm the above offer and send us the countersigned copy of this letter as an acknowledgement of the contents stated herein.

The summary of the loan facility and settlement details are as follows:

Nature of Facility	Personal Loan
Date of Agreement	22.06.2022
Loan Amount	460215.00
Tenure	60
Total Outstanding Balance	314995.00
Days Past Due	234
Settlement Amount	50000.00
Settlement First Installment Date	31.08.2025

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Due Date	Due Amount
31.08.2025	50000.00

On receipt / appropriation of the aforesaid payment by HFCL, the above mentioned loan account will stand settled in full & final and no further dues would be payable by you to HFCL (). Further, you shall be issued NOC in respect of the above loan subject to realization of within 30 (thirty) working days.

Kindly note that this is a onetime settlement proposal being offered to you based on the circumstances surrounding your aforesaid loan account and , it shall not be regarded as a precedent for your other transactions (existing or future) with HFCL.

In the event the above payments, in the manner as stipulated above, is not paid by you or if any instrument(s) issued by you pursuant to the above settlement offer is returned by your banker unpaid for any reason whatsoever, the settlement offer herein contained shall forthwith stand cancelled and HFCL shall be entitled to claim the outstanding loan amount in whole and also proceed against you in accordance with terms of the Loan Agreement.

However, in case you make the above settlement payment within the specified time, the legal cases, if any, initiated by HFCL, against you in respect of the aforesaid loan shall be withdrawn.

For your information and understanding, we wish to advise you that as per the current procedure of Credit Information Companies, if any loan is settled by paying an amount which is less than the actual outstanding amount on a certain date, the records of Credit Information Companies will reflect the status as "settled" (except in written off cases where it shall reflect as "Write Off") and the Credit Information Companies do not delete the records in such cases. Please note that the cases shown as "Settled" may have an adverse effect on the credit scoring and further loan entitlements from any financial institutions. The scoring pattern depends upon the policy of the respective Credit Information Company for which you may initiate corrective action at your discretion.

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For Hero Fincorp Limited.

Authorized Signature

I, xxxxxxxx accept this letter on 30.08.2025 & agree to pay the settlement amount of Rs 50000.00 to HFCL.

(Full Signature of acceptance)

Hero Fincorp Ltd.
Corporate Office: 09, Basant Lok, Vasant Vihar, New Delhi - 110057 India