

HOME CREDIT

Offer for Settlement

Letter No: XXXXXXXXXXXXSettlement

Letter Date:30.04.2025

To,
XXXX XXXXXXXX

Subject: First Settlement of your Loan Account number XXXXXXXXXXXX

Sir / Madam,

This is with reference to your request for settlement of the aforesaid Loan Account Number, Home Credit India Finance Private Limited ("Company") hereby offers you to settle the above Loan Account for an amount of **Rs. 7000/- (Rupees Seven Thousand Only)** (hereinafter referred to as Settlement Amount) against the total outstanding amount of **Rs. 7000/- (Rupees Fifty Seven Thousand Only)**, which has to be paid in strict accordance with the repayment schedule provided below:

1st	Installment Rs.7000	Seven Thousand Rupees Only	To be paid on or before 30.04.2025
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The settlement amount is effective as of 30.04.2025 and may be paid according to the installments outlined above by using the following payment link: <https://bit.ly/hcinpay3>

The Settlement Amount needs to be paid by you as per schedule mentioned above and the same has to be paid, on or before the respective dates specified above. Please ensure to keep payment receipt(s) / transaction id generated against each payments made by you in respect to above Settlement Amount. Upon successful receipt of the entire Settlement Amount as per schedule mentioned above, your loan account will be marked closed and /or settled in the records of the Company in the next 30 days.

The payment modes through which you could make payment of Settlement Amount are Online through HCIN Website / App, Pay TM UPI, Phone Pe, Google Pay, Bhim UPI and Airtel Store.

This arrangement shall be reported to Credit Information Companies as "Settle" or "Post write-off Settle" as per the relevant guidelines laid down as per the provision of Credit Information Companies Act 2005 as amended from time to time and may adversely impact your credit history, including decrease in your credit score with Credit Information Companies. Such update may take 45-60 days to reflect in your credit bureau report.

By accepting this offer for settlement, you agree to withdraw all your complaint(s) filed before all regulatory/statutory forums, legal proceedings, or disputes, as the case may be, filed against the Company and confirm that all your complaints/ grievance(s) stands resolved by the Company post issuance of this settlement offer. Upon realization of the Settlement Amount in entirety, your account will stand closed and/ or settled as the case may be, and subsequently the Company shall withdraw the legal proceedings initiated against you, if any.

Timely payment of the Settlement Amount as per schedule above is the essence of this settlement arrangement, therefore, in the event of failure to pay the Settlement Amount or any part thereof as per repayment schedule provided above, this offer for settlement shall stand lapsed and the waiver granted to you shall stand withdrawn unless otherwise decided by the Company in its sole discretion and you will be liable to pay to the Company, the remaining outstanding amount along with interest as total collectable in line with the terms of agreement executed between you and the Company.

Please also note that this is a one-time offer and the same does not form a precedent in any manner whatsoever and is without any prejudice to the rights of the Company under the agreement(s) that have been executed between you and the Company.

In respect to any queries, you can call us at [+91 1246628888](tel:+911246628888) or email at care@homecredit.co.in.

Warm Regards

Home Credit India Finance Private Limited

This letter is system generated and does not require any signature.

Please Note: - Any over-writing/alteration would make this document invalid.

Home Credit India Finance Private Limited

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