

04-Oct-2019

Mr./Ms. AMARESHKUMARANUJ  
TECHNO CHORDS SOFTWARE PVT LTD  
T 456 FIRST FLOOR CHIRAG  
DELHI  
NEW DELHI 110017

Dear Customer,

Subject: EasyEMI on your HDFC Bank Credit Card Number:524181XXXXXX4344

We are pleased to grant you the EasyEMI payment facility as per the details stated below. The transaction amount has been converted into EasyEMI as per your request

EasyEMI Loan no.	000000000050977395	
Unsecured Loan Type	EasyEMI	
Amount	Rs.14437.00	
Tenure	6 Months	
EasyEMI Fixed Finance Charges on Reducing Balance		1.08% p.m.
EMI Amount	Rs.2498.22(Excluding GST)*	
Merchant Name		
Processing Fee	Rs.0.00	

\*GST at 18% will be charged on the following and are subjected to change as per Govt. Announcement:

- 1.EasyEMI Finance Charges Component on the EMI amount on a monthly basis
- 2.Processing fee, if any
- 3.Pre-closure charges, if any

Please refer to the enclosed amortization schedule for EMI details

**For the first EMI, the interest will be calculated from the loan booking date till the payment due date. This is effective only for loans booked from Feb 2019 onwards. In case you require any further assistance , pls contact Phone Banking within 7 days of receiving this letter**

EasyEMI transactions are not eligible for Reward Points. This EasyEMI can be pre-closed anytime during the tenure. In case of pre-closure of the EasyEMI facility, there will be no Penalty levied currently. As the pre-closure charge is subjected to change, we request you to get in touch with your nearest call centre for the applicable charge, if any, if you decide to pre-close the EasyEMI. Partial pre-payment or partial closure is not permitted on this loan

Additional Finance Charges if any on the principal outstanding from last statement date till date of loan pre-closure need to be paid by customer.

Please also note that the above mentioned EMI amounts will be included to your monthly HDFC Bank Credit Card statements and will be payable as part of the Minimum Amount Due.

If your HDFC Bank Card gets closed before all the installments have been charged, the loan outstanding will get debited to your card account and you're expected to pay the amount in full. In case of default in payment of credit card dues or EMIs by the due dates, your card account is liable to be suspended and could further be terminated.

The terms and conditions contained in the Cardmember Agreement apply over and above the terms and conditions for this loan. In case you do not agree to any of the details above, or require any further assistance, please contact the nearest customer service call centre at the numbers provided below, within 7 days of receiving this letter.

**Enclosed Amortization schedule of Loan Number 000000000050977395 for Loan Amount Rs.14437.00  
(\*GST extra @18% on Interest Component)**

No	Statement Date	Principal Amount	EasyEMI Finance Charges on Reducing Balance	EMI Amount	Balance	No	Statement Date	Principal Amount	EasyEMI Finance Charges on Reducing Balance	EMI Amount	Balance
1	16-10-2019	2341.82	182.45	2524.27	12095.18	4	16-01-2020	2418.76	79.46	2498.22	4916.39
2	16-11-2019	2367.19	131.03	2498.22	9727.99	5	16-02-2020	2444.96	53.26	2498.22	2471.43
3	16-12-2019	2392.84	105.38	2498.22	7335.15	6	16-03-2020	2471.43	26.77	2498.20	0.00

This is a computer generated letter and does not require a signature.