Date: {{date}

Mr./ Ms. {{Customer\_Name}}

{{City\_State}}

Loan ID: {{Loan\_id}}

**Sub: Overdue Notice**

Dear Mr./ Ms. {{Customer\_Name}}

We wish to bring to your attention that your Credit ATM ID {{Loan\_id}} with Goddard Technical Solutions Private Limited (“Avail Finance”), a digital lender acting in its capacity as a Service Provider f; is pending its payment for nearly 10 days for an amount of **Rs {{Due\_Amount}}.**

Through this letter we call upon you to clear the dues at the earliest, failing which we shall be construed to initiate legal recovery actions as per the Terms of the agreement accepted by you.

You can make your payment either through the Avail App or alternatively at {{razor\_pay\_link}}.

We wish to highlight that timely servicing of all your EMI payments ensures your credit score with Cibil and other credit bureaus would increase and also make you eligible for a higher loan amount.

Should you have any questions, please feel free to reach us at <<compantEmail>> quoting your loan.

Yours Sincerely,

<<Company Name>>