



LOAN CLOSURE LETTER

Date: 11-NOV-2025

468279516/20/BOD/11125/C/001

To,  
MR. DARBHAN NARESH KHARINAR  
YOGAYOG MANGAL  
KARYALAYA JAVAL  
ANAND NAGARE SOYGAON  
SOYGAON MALEGAON NASHIK  
MALEGAON-423203

MAHARASHTRA  
Phone No. : Mobile No:9834444657  
PERSONAL LOAN Agreement No: 468279516  
LCIC : 227969642

Dear Customer,  
We are pleased to inform you that your captioned Loan stands fully repaid on our Books as on 10-Nov-2025. You are, therefore, requested to take note of the following for your information/ necessary action, as may be required:

Uncashed Post Dated/ Security Cheques

- i. All Post Dated/ Security Cheques (if submitted), not presented till the date of closure of loan are being retained at our end. All such cheques have been marked as "Cancelled" across the face of each cheque and will be destroyed after 45 days from the date of closure of the loan account. In case you wish to have the cancelled cheques returned to you, kindly log a request through PhoneBanking or visit [www.hdfcbank.com/services](http://www.hdfcbank.com/services) and place your request. You may also visit any of our Retail Loan Service Centers (refer [www.hdfcbank.com](http://www.hdfcbank.com))>**Find your nearest > Retail Loan Service Center** for addresses/ contact details) and place your request for return of cancelled cheques. Kindly note that request for return of uncashed cheque will not be accepted after 45 days of the date of closure. A list of the Post Dated/ Security Cheques that remained uncashed, if any, till the date of closure of loan is enclosed herewith for your records.
- ii. In case your loan has been closed through the process of Pre-payment, the upcoming instalment is likely to be presented on the originally scheduled date. This has also been advised in our offer for foreclosure, requesting you to mark a "Stop Payment" in the event of instalment getting realized upon presentation, the amount thereof will be refunded within 10 working days, either by direct credit to the drawee account or through Pay-Order, couriered to your mailing address on record.
- iii. In case the Post Dated/ Security Cheques obtained from you are for a combined value of the EMIs for multiple loans, these will continue to be presented till the repayment instructions are "swapped" for the accounts which are live on the system. You are requested to approach any of our Retail Loans Service Centers for necessary assistance in this matter.

In addition to the Phone Banking/ Net Banking helpline and our Retail Loans Service Centers you may also write to us at the address provided below for any assistance or clarification in the matter:

HDFC Bank Ltd. Retail Loans-Client Service Desk, 26-A, Narayan Properties, Off Saki Vihar Road, Chandivali, Mumbai 400 072.

Thank you for banking with us. We will be delighted to assist you in case you are interested in availing of any another LOAN PRODUCT and request you to get in touch with our Phone Banking Helpline or visit [www.hdfcbank.com/services](http://www.hdfcbank.com/services) and place a request. Our authorized representative will get in touch with you at the earliest.

Yours Sincerely,

HDFC Bank Ltd.

This is a Computer generated document, hence does not require any Signature.

HDFC BANK LTD.

Please quote your Agreement number whenever you contact us. For any clarifications, please contact us at:  
RETAIL LOAN SERVICE CENTRE-HDFC BANK LTD, 1ST FLR, NASHIKOTRA LAWS/PRE LINE RD, ANANDVALLI DIST  
NASHIK-422011 Phone No:18001600,18002600  
Corporate Identity Number: L65920MH1994PLC000018, PAN: AAACH27029H  
Website Address: [www.hdfcbank.com](http://www.hdfcbank.com), Email id: [loansupport@hdfcbank.com](mailto:loansupport@hdfcbank.com)

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

Dear Customer,