

NO DUE CERTIFICATE

02 Apr 2024

To,

Name of the Borrower: VICKY DHANRAJ POUNIKAR

Address of the Borrower: 243 swaminarayan nagar near aaspas, mandir Godadara

Naher godadara, Surat, SURAT - 395010

Ref.: Your Loan Agreement Number - 139224722

Dear Customer.

We would like to thank you for your patronage and we do hope that your experience with us has been a rewarding one. We are pleased to confirm that there are no outstanding dues towards the captioned loan, and the referred loan is fully repaid/adjusted.

In case your loan has been closed through the process of Pre-payment, the upcoming installment is likely to be presented on the originally scheduled date. This has been also advised in our offer of Foreclosure, requesting you to mark a "Stop Payment". In the event that installment getting realized upon presentation, the amount thereof will be refunded within 15 working days.

Any unbanked/unused cheques of the Borrower(S) as issued in favour of IDFC FIRST Bank Ltd with regard to the loan and presently in custody of IDFC FIRST Bank Ltd will be cancelled and/or destroyed immediately after closure of the loan either by way of maturity or prepayment of loan and/or otherwise without any further notice.

We will be happy to welcome you back! IDFC FIRST Bank is now one stop solution for all banking needs, be it loans, savings or banking products. Please feel free to call us on **1800-10-888**.

Thank you once again for selecting IDFC FIRST Bank as your preferred partner in helping you accomplish your financial goals.

Sincerely,

IDFC FIRST Bank Ltd

Please note:

- 1. Any overwriting/alter would make this document invalid.
- Nothing contained herein above shall operate to prejudice the rights and remedies of IDFC FIRST Bank Ltd in respect of any other obligations you may have with IDFC FIRST Bank.

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