

Serial No. : 31636106481803508

Date : 2022-01-03

To,

Name : Yenneti suryarao

Address : AKTRIX TECHNOLOGIES PRIVATE LI NO 3-12-92/246 ROAD NO 03 ROCK TOWN LB NAGAR
HYDERABAD 500068Subject : SETTLEMENT OFFER OF HDFC BANK CREDIT CARD – xxxxxxxxxxxx1067 (AAN number:
0001014790000331064)

Dear Yenneti suryarao,

As requested by your good self, we are agreeable to your proposal of an amicable settlement on the above mentioned Credit Card with us.

Settlement amount : 26000.00 Twenty Six Thousand Rupees Only

No of Installments for Repayment of Settlement amount : 6 (Six) EMI

The repayment schedule for the above mentioned settlement program is as follows :

Installment	Agreed Date of Payment	Amount
1	31-Jan-2022	4333.33
2	28-Feb-2022	4333.33
3	31-Mar-2022	4333.33
4	30-Apr-2022	4333.33
5	31-May-2022	4333.33
6	30-Jun-2022	4333.33
	Total	26000.00

Thanking You

This is a computer generated letter. No signature is required.

Terms and conditions:

1. Please be aware that the above instalments for repayment of the settlement amount will have to be realized by the Bank on or before the agreed date of repayment in this letter.
2. The above mentioned loan account will continue to accrue Interest and Penal Charges as per the Bank's existing policy till the last payment is repaid in total. Posts the realization of all the payments, reversals and waivers will be processed on your account as per agreement vide this settlement.
3. The Settlement terms detailed above are in addition to, and not in derogation of, the Card Member Agreement and the Terms and Conditions governing the Loan.
4. All payments made with regards to the above settlement program are valid subject to the payment being made against a serially numbered receipt issued by the Bank.
5. This settlement offer letter is issued without prejudice to the bank's right to continue all legal proceedings pending against you in connection with the subject account till the entire dues, either as per this settlement or agreement, are paid in full.
6. Please note that this is an exceptional settlement offer for the above mentioned loan number basis your request and should not be quoted as precedent for any other loans.
7. This settlement amount shall be accepted as full and final settlement of the subject loan account and on receipt of the said settlement amount, NOC for the said account shall be issued, subject to Card Member/ Hypothecator does not owe any direct/ indirect liability to the Bank. Please note this settlement letter would be considered Null & Void in the below events: -
 - a. This Settlement offer letter is valid till the last working day of the current month, post which it is NULL & VOID.
 - b. In the event of the above repayment schedule is not being adhered to and if any of the cheques is not being honored, this settlement offer would be null and void and you would be required to pay the entire outstanding at that point of time and any amounts paid in pursuance of this settlement offer till the date of default of these terms shall be adjusted towards the entire dues payable by you as per the agreement. The Bank also reserves the right to initiate legal action on the dishonoured cheques.
 - c. Please note that by endorsing upon this settlement offer letter, you unconditionally agree to withdraw all cases filed by you against the Bank before any Court with regards to the above mentioned card member agreement, failing which this Settlement Offer Letter would be treated as NULL & VOID

8. Any refund would be processed only post adjustment towards dues outstanding in other loan / card products. Moreover, in case of money received through insurance mode, excess amount if any would be refunded only post adjustment towards dues outstanding in other loan products.

9. Please be intimated that, in case you hold Premier Banking Relationship with us, this settlement will entail withdrawal of such Benefits accorded to your account, post 30 days of initiation of settlement without any further reference or intimation to you. However the services available to your Saving Bank Account / Current account / Term Deposit would continue.

Kindly sign the Bank copy of this settlement offer letter as your acceptance of the Terms and Conditions of the settlement program.

Please note under the Credit Information Companies (Regulations) Act, 2005, Information of loan repayment would be shared with Credit Information Bureau of India Ltd. (CIBIL) or any other

Credit rating agency / Regulatory body. Bank categorically appraises the Card Member that if the loan dues are paid off under compromised settlement plan, the status of the Card Member shall be

displayed as 'Settled' in the records of Credit Rating Agency/ies which may act as hindrance in case of any credit assistance is sought by the Card Member at any future date; alternatively if the loan

liability is paid in full, then the status in the records of Credit Rating Agency/ies will indicate the same. Hence, Card Member is advised to choose appropriate option accordingly.

In case of any discrepancies/complaints please write us at <mailto:customerhelp@hdfcbank.com> or you may contact us at 022-61606161.