

Date: 28-01-2025

WITHOUT PREJUDICE

To,

Shri/Smt. Samir Mandal

S/o Supati Mandal

304, 2nd Floor, Shreema Abasan Phase 2

Kalibari Road, Bhatenda

North 24 Parganas, West Bengal – 700135

Subject: First Reminder Regarding Default on Loan Repayment

Dear Shri/Smt. Samir Mandal,

I hope you are doing well.

This letter is being issued in reference to the loan of Rs. 15,000 granted to you by Avinash Capital India Pvt. Ltd. under the brand name “Brightloans” on 12 August 2023, bearing Loan Agreement No. RPPLZ00000000053.

Despite our earlier reminders, we observe that the loan remains unpaid and the outstanding amount of Rs. 23,100 is still pending. We request you to kindly review your repayment status and clear the dues at the earliest.

Please note that, as per the terms and conditions of the loan agreement, continued non-payment may lead to:

Reporting of the overdue status to the Credit Bureau, which can negatively impact your credit score and reduce your chances of availing future loans, and

Initiation of legal action, should the outstanding amount remain unpaid beyond the stipulated time.

We urge you to treat this as an important reminder and make the repayment within the next 15 days to avoid escalation.

You may clear the dues using the link below:

<https://www.brightloans.in/repay-loan>

If you wish to discuss your repayment options or seek clarification, please contact our collections team at 080-7118-8112 within the mentioned timeframe. We will be glad to assist you.

Kindly note that failure to clear the outstanding amount may result in a formal legal notice being issued by our legal counsel to your address:

304, 2nd Floor, Shreema Abasan Phase 2, Kalibari Road, Bhatenda, North 24 Parganas, West Bengal – 700135

and any other address available in our records.

We sincerely hope that you will take prompt action and avoid any further inconvenience.

Yours faithfully,

Avinash Capital India Pvt. Ltd.

(Brand Name: Brightloans)