

**Foreclosure Letter**



Dated : 16-02-2026

Loan Account Number : 2001000000082  
Product : Personal Loan Individual  
Customer Name : excess\_test  
Address : No.15,Chellammal Apartment,Ramasamy Street,600023

Dear excess\_test,

Thank you for choosing “**Real Touch Finance Limited**” as your financial partner.

In response to your foreclosure request for the above mentioned loan account number, we provide you the details of the amount payable as follows :

|                                |   |                 |
|--------------------------------|---|-----------------|
| Balance Amount                 | : | 7,034.07        |
| Principal Outstanding          | : | 0.00            |
| Current Month Interest         | : | 1,125.17        |
| Overdue Principal              | : | 4,823.87        |
| Overdue Interest               | : | 1,085.03        |
| Other Dues                     | : | 0.00            |
| Pre-Payment Interest           | : | 341.53          |
| LPP Amount Till Date           | : | 1,841.17        |
| Legal Charges                  | : | 2,000.00        |
| Other Charges                  | : | 0.00            |
| Balance DSRA                   | : | 0.00            |
| Excess Amount                  | : | 2,701.60        |
| <b>Total Amount Receivable</b> | : | <b>8,515.17</b> |

Kindly note that:-

1. Above Calculation assumes that your last installment has been cleared.
2. We have taken the date of prepayment as 16-02-2026. For each day beyond this date an additional interest of Rs. 3.62/- daily will be charged till next EMI due date.
3. If you prepay the loan post expiry of upfront interest period and or credit period, the interest for the following month will become payable till the date of closure.
4. On prepayment of the loan, Real Touch Finance Limited shall try to prevent banking the subsequent month's installment. As a precaution, we advise you to make a 'Stop Payment Request' for your next month's installment. In case the next month's installment is debited from your account, the amount will be refunded, subject to clearance.
5. The above mentioned amount is valid subject to clearance of all the cheques/installments till date.
6. Kindly tender the payment by way of Cheque/Draft/Electronic Mode favoring Real Touch Finance Limited. Full & Final Settlement of the Loan will be subject to realization of Cheque/Draft/clear remittance through Electronic mode and payment of all charges, as accrued as on the date of foreclosure/prepayment.
7. As per Income Tax regulations, cash deposition in the bank is prohibited in excess of Rs. 1,99,999. We would therefore request to make all pre-closure related payments vide RTGS,NEFT, account payee Cheque, account payee bank draft or or any other electronic mode.