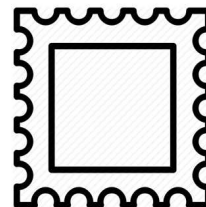


TO,



KALEEKAL,KADAKKADU PO,ADOOR KL PANDALAM Paranthal 689501 Pathanamthit
ta

if undelivered, please return to

FROM,

KML Test



REMINDER FOR OUTSTANDING GOLD LOAN

Dear AKHIL.P.....,

DATE27/11/2025

We hope this letter finds you in good health and spirits. We are writing to inform you about the outstanding gold loan no. PL/00001 linked to your Customer ID 1....., which has been due for 365..... days. As of 09/11/2023....., the outstanding balance on your loan account is INR 100000.....,with due interest of INR 0..... Despite previous notifications, we have not received any payments towards this loan. We understand that financial situations can be challenging, and we are here to assist you. We are offering you a grace period of 7 days from the date of this letter to pay at least the due interest of INR 20521..... This will help prevent further escalation of the situation.

If we do not receive the payment within the stipulated time frame, we will have no choice but to initiate the gold ornament auction procedure to recover the outstanding loan amount. Please take this notice seriously and act promptly to avoid any legal proceedings.

Should you have any questions or need assistance regarding your gold loan account, please feel free to contact our customer service department at KML Test.....We value your business and hope for a positive resolution to this matter.

Sincerely,

MANAGER

Signature