Disclaimer

Debt Expert India, a brand operated by **Aero Outlook Ventures Private Limited**, provides debt-resolution, loan-settlement support, financial rehabilitation, procedural assistance, and related services to borrowers facing financial difficulties.

Loan settlement is solely at the discretion of the respective lender or creditor. Debt Expert India does not have the authority to approve, issue, modify, or guarantee any settlement, waiver, discount, restructuring, closure, or debt-forgiveness decision on behalf of any bank, NBFC, financial institution, or other creditor.

Only the concerned lender or creditor can issue an official **Settlement Letter, One-Time Settlement (OTS) Letter, No-Dues Certificate, Closure Letter, Debt Waiver Certificate, or any similar official document** relating to the borrower's account.

Our role is limited to providing the services agreed with the client, which may include debt assessment, procedural assistance, communication support, negotiation assistance, borrower support, and coordination with relevant professionals where applicable. Applicable service fees are payable by the client in accordance with the agreed service terms.

Clients are required to make any settlement payment directly to the respective lender or creditor using the payment method and account details officially communicated or confirmed by that lender or creditor. Clients should independently verify the authenticity of settlement instructions before making any payment.

Debt Expert India **does not guarantee any specific settlement amount, percentage reduction, waiver, discount, lender acceptance, or settlement outcome**. Any settlement proposal or outcome is subject to the lender's independent decision and applicable policies and processes.

Debt settlement may have consequences for a borrower's **credit history, creditworthiness, future access to credit, and financial standing**. Clients should carefully consider these consequences and explore all reasonably available options for meeting their repayment obligations before deciding to pursue settlement.

Debt settlement should generally be considered in circumstances involving **genuine financial hardship or an inability to meet repayment obligations**, and clients should make decisions based on their individual financial circumstances.

Debt Expert India's endeavour is to assist borrowers in addressing their debt-related difficulties through **lawful, ethical, transparent, and responsible processes**, subject to applicable laws, regulations, contractual terms, and regulatory requirements as amended or updated from time to time.

Nothing on this Website or in our communications should be interpreted as a guarantee of debt waiver, loan settlement, financial recovery, credit-score improvement, or any particular outcome.

For further information, please refer to our Terms and Conditions and Privacy Policy.