

WITHOUT PREJUDICE

Date: February 26, 2024

To,

Settlement of dues pertaining to your loan account no. [REDACTED] ("Loan Account")

Dear Sir/Madam,

- Further to the discussions we had with you and in pursuance to your request vide letter/oral discussion dated **28-Feb-2024** to consider settling the dues on account of your exceptional circumstances in respect of abovementioned Loan Account, NeoGrowth Credit Pvt. Ltd. ("NeoGrowth") has agreed to settle the dues for an amount of **Rs.555000.00/-** (Rupees **Five Lakhs Fifty Five Thousand** only) ("Settlement Amount") against the total outstanding of **Rs. ₹ 2227655.00/-** (Rupees **Twenty Two Lakhs Twenty Seven Thousand Six Hundred and**

The said Settlement Amount shall be paid as below:

Sr. No.	Amount payable (In tranches)	Date (dd/mm/yyyy)	Mode of payment (cash/cheque/online)
1	555,000.00	28/02/2024	Gross Settlement
Total Settlement Amount	555,000.00		

- This settlement is without prejudice to the rights of NeoGrowth under loan agreement to take necessary steps against you in accordance with law in the event of any breach committed by you.
- In the event of your failure to pay the Settlement Amount within the timelines mentioned herein, this one-time settlement offer will become null and void and waivers/concessions, if any, granted shall stand withdrawn with immediate effect and you will be liable to pay the total outstanding as on date with interest as per the terms and conditions of the loan agreement executed by you.
- Please note that any legal action initiated against you will continue till the payment of the Total Settlement Amount as mentioned in this letter. Further, this settlement is without prejudice to any criminal proceedings initiated against you under any regulatory/statutory requirement or otherwise. It is further stipulated that any legal proceedings, claims and demands initiated or complaints lodged by you or on your behalf against NeoGrowth and/ or its employees, officials and representatives pertaining to this loan shall be withdrawn unconditionally with immediate effect by taking all the necessary steps from the date of acceptance of this letter.
- Further, you shall be subject to cooling period before any further loan/exposure is granted by NeoGrowth.