

Private & Confidential

June 15, 2022

Ref. No. S22060907643

MR VIJAY SIDDHARAM TORANE
FLAT NO 14 CHANDRAMA APARTMENT,
NEAR DHAYARI LAST BUS STOP, DHAYARI GAON, PUNE CITY
PUNE - 411041

Payment of dues for your ICICI Bank Loan Account UVNMU00035857627

Dear MR VIJAY SIDDHARAM TORANE,

As per your discussion with our representative on June 09, 2022, you had acknowledged that an amount of Rs ₹ 197993.76 (Rupees One Lakh Ninety-Seven Thousand Nine Hundred Ninety-Three and Seventy-Six Paise) is due and payable to the Bank, as also reflected in your last statement. You had also mentioned that you were unable to pay the dues earlier on account of your exceptional circumstances and now made a request to the Bank to consider in accepting the total amount due of Rs ₹ 120000 and close the account.

The Bank has considered your request on an exceptional basis and has agreed to accept the dues at Rs ₹ 120000 (Rupees One Lakh Twenty Thousand Only). The amount shall be paid by you on or before June 30, 2022 through online payment/cheque*/cash/Demand Draft (payable locally) in favour of ICICI Bank Ltd. Loan Account UVNMU00035857627.

We value you as a customer and without prejudice to the Bank's rights, this letter is being granted on your assurance and undertaking to comply with the below terms, without setting any precedent as an exceptional case and is valid and effective only till June 30, 2022. Your account will be closed only after the realisation of the agreed amount, within the agreed time.

Enclosed is the annexure with the important terms for your reference.

This communication is expressly in reference to your ICICI Bank Loan Account UVNMU00035857627 only and shall supersede all the previous settlements/settlement offers made on the said account. You are requested to maintain the confidentiality of this offer, else it will be withdrawn forthwith. You are requested to sign the attached copy of this letter as a token of your acceptance of the above mutually

ICICI Bank Limited

Regd. Office : ICICI Bank Tower,
Near Chakli Circle, Old Padra Road,
Vadodara 390 007, Gujarat, India.
CIN : L65190GJ1994PLC021012
Website : www.icicibank.com

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agreed terms and hand it over to us.

In case you require any further information, you may call our Official, ZAWAR VENKATESH on 8983444636. Alternatively, you may write to us at customer.care@icicibank.com from your registered e-mail ID or call our Customer Care between 8:00 a.m. and 8:00 p.m.

Sincerely,

ICICI Bank Limited

This is a system-generated letter. Hence, it does not require any signature.

*Cheques will not be accepted post 24th of the month.

Received, Accepted and Signed by MR VIJAY SIDDHARAM TORANE on my own will, free consent and volition.

Credit Builder

Rebuild your credit history.

Salient Features:

- Helps you to improve your credit score
- Improved credit score will help to get new loans & credit cards.

For details:

- SMS CBCB to 9215676766 or
- Call Our Customer Care & press 175 After Welcome message.

Enclosure: Annexure

Annexure

Terms:

1. **Legal cases/ complaints:** It is agreed that you as well as the Bank will take necessary steps to withdraw the legal cases/complaints, if any, filed against each other (including officials/associates of

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the Bank) relating to or arising from the subject matter of settlement by filing the said letter as consent terms before the courts/forums/tribunals after adhering to the terms mentioned herein.

2. Credit bureau records: Your credit history with us is provided on a regular basis to CIBIL and other credit bureaus, an initiative of the Government of India and the Reserve Bank of India. On payment of the agreed amount, your status will be updated as "Zero Dues" with Nil outstanding in CIBIL or other credit bureau records, within 60 days from the last payment received date.

3. Default in payments: In case of any default committed by you in the agreed payment schedule or in the event the cheque(s) issued by you is/are dishonoured on or after the date of this letter, for whatever reasons, this offer shall stand null, void and withdrawn. Further, all the concessions granted shall also stand withdrawn. In such circumstances, you shall be liable to pay the entire outstanding amount as per the statement of account at once. The Bank may then be entitled to take appropriate measures to recover the entire outstanding dues by initiating both civil and criminal proceedings as per the terms and conditions of this letter as well as the product terms.

4. Outstanding dues on other loans/ cards: In case you have taken any other loan/stood guarantor for any loan or card product from the bank which has outstanding dues, then the bank will be within its rights to withhold the "No Dues Pending Certificate" and related documents for the said loan/card product, till such time all pending dues are paid by the customer to the Bank.

5. Payment through Collection Agency: In case the payments are made through a Collection agency, please ensure to collect the payment receipt for the same. The receipt should be completely filled with all details. Also check the ID of the agent and ensure the details of the agent and his/her agency are correctly filled in the receipt. Any incorrect receipt may render your payment invalid.

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