

Private & Confidential

December 26, 2022

Ref. No.S22122327991

MR RAVISHANKAR RAMPAL GUPTA  
GUPTA KIRANA STORE PLOT NO 32 5 4  
BAIGAN WADI GOVANDI OPP ROAD NO 8, ,  
MUMBAI- 400043

**Settlement of dues pertaining to your ICICI Bank Loan Account LVMUM00037508322**

Dear MR RAVISHANKAR RAMPAL GUPTA,

As per your discussion with our representative, you had acknowledged that an amount of Rs 496174.54 (Rupees Four Lakh Ninety-Six Thousand One Hundred Seventy-Four and Fifty-Four Paise) is due and payable to the Bank, as also reflected in your last statement. You had also mentioned that you are unable to pay the entire dues on account of your exceptional circumstances and have made a request to the Bank to consider settling the dues in the account, at a sum lower than that mentioned in the statement of account.

The Bank has considered your request on an exceptional basis and has agreed to settle the dues at Rs 340000 (Rupees Three Lakh Forty Thousand Only). The settlement amount shall be paid by Cheque\*/Cash/Demand Draft (payable locally) in favour of ICICI Bank Ltd. Loan Account LVMUM00037508322. Alternatively, you can make the payment digitally through RTGS/NEFT/UPI etc. For more details, please visit [www.icicibank.com/DIY](http://www.icicibank.com/DIY) or [www.icicibank.com/pay](http://www.icicibank.com/pay) and select the appropriate mode of payment.

We value you as a customer and without prejudice to the Bank's rights, this settlement is being granted on your assurance and undertaking to comply with below terms without setting any precedent as an exceptional case and is valid and effective only till December 31, 2022. The settlement amount being offered to you is solely extended on your request and based on the circumstances in your particular case. Your account will be closed only after the realisation of the agreed settlement amount, within the agreed time.

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

**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](http://www.icicibank.com)

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This communication is expressly in reference to your ICICI Bank Loan Account LVMUM00037508322 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.

For any further information, you may call our official MR 454428 on 7304911503. Alternatively, you may write to us at [customer.care@icicibank.com](mailto:customer.care@icicibank.com) from your registered email id or call our Customer Care between 8:00 am and 8:00 pm.

Sincerely,  
Team ICICI BANK

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

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

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## Credit Builder

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- Improved credit score will help to get new loans and credit cards

### For details:

- SMS CBCB to 9215676766

### 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 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.

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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 settlement amount, your status will be updated as "Settled" in CIBIL or other credit bureau records, within 60 days from the closure of facility in the Bank's records.
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 settlement letter, for whatever reasons, this settlement 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 settlement letter, as well as the terms of the facility.
4. Outstanding dues on other credit facility(s): In case you have taken any other credit facility(s)/stood as a guarantor for any credit facility(s) from the Bank which has outstanding dues, then the bank will be within its rights to withhold the "No Dues Certificate/ No Objection Certificate" and related documents for the said credit facility, till such time all pending dues are paid by you or the principal borrower to the Bank.
5. Payment through Collection Agency: In case the payments are made through a Collection agency, please ensure that payment acknowledgement receipt has been received by you through SMS and/or e-mail. You are also advised to keep the payment acknowledgement receipt securely for future reference. Also, kindly check the ID Card of the agent issued by the Bank before making any payment. The Bank will not be responsible in an event the payment has been made to an unauthorised agent.

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