

Settlement Letter

Letter No. XXXX

Date: 13 Nov 2025

Borrower Name: M/S XXXXXXXXXXXX INTERIOR AND CONSTRUCTION

Address: XXX, XX XXX XXXXX, XXXXX, West Bengal XXXX

Subject: Settlement of Loan Account No : ABKOLSTU000000XXXXX.

Dear Sir/ Madam,

This is with reference to your loan outstanding amount in respect to your Aditya Birla Capital Ltd Loan no ABKOLSTU000000XXXX and our continuing discussions thereof.

Your total loan outstanding as on 13 Nov 2025 is **INR 651489.76** /-

On the basis of your request and in view of the mentioned circumstances we accord our consent to settle the above mentioned loan account by accepting a sum of **INR 152000** /-.towards full & final settlement on or before 24 Jan 2026. The same is payable as per the detailed schedule.

Sr No	Mode of Payment	Amount in Rs.	Month/Date
1	Digital	32000	25 Nov 2025
2	Digital	60000	25 Dec 2025
3	Digital	60000	24 Jan 2026

The agreed amount is to be paid in strict adherence of the detailed schedule.

Noncompliance to the schedule will nullify the settlement and Aditya Birla Capital Ltd reserves the right to re-debit your a/c with all waivers and initiate/continue legal action without notice for recoveries of the outstanding amount with interest and other charges. All monies hence paid will be accounted to your loan balance as per schedule.

Further, in consideration of the settlement plan with respect to the above mentioned ABCL loan account you have asserted to withdraw all litigations initiated against Aditya Birla Capital Ltd.

All legal initiations for the legitimate recovery of dues of Aditya Birla Capital Ltd will also be withdrawn in due course of time after the payment and realization of the settlement amount.

CIBIL will have similar reporting as per reporting process

This settlement is without prejudice to the rights and contentions of Aditya Birla Capital Ltd. Please send us the acknowledgement as signed copy of this letter as acceptance of the repayment plan.

The offer of the above settlement shall be valid till 24 Jan 2026.

Note :- For the above-mentioned settlement the payment mode will be only – **NEFT/RTGS/DD/IMPS/UPI**

Warm Regards,
Aditya Birla Capital Limited

This is an electronically generated letter and does not require a signature