

Whizdm Finance Private Limited
No. 17, 3rd Floor, Survey, 1A,
Outer Ring Rd, Kadubeesanahalli, Bellandur,
Bengaluru - 560087 Karnataka

Date: 2025-11-01

To,
XXXXXX XXXXXXXX
XXXXXXXXXXXXXXXXXXXX XXXX
+XXXXXXXXXXXX

Sub : Settlement of Loan Account XXXXXXXX

This is with reference to our discussions regarding the outstanding amount in your above mentioned loan account. In view of your inability and / or unwillingness to pay the entire outstanding as of date, we are constrained to settle your loan account and accept a payment of INR 10000.0 towards settlement.

Please ensure strict compliance with the settlement plan as per the schedule below. In case of default in payment of any instalment outlined below, the settlement plan would stand cancelled and we reserve the right to charge your account with all waivers and initiate legal action without notice for recovery of outstanding amount and all charges due. We also reserve the right to apply the payment received against all over dues and Principal amounts in case the Settlement terms are not honoured.

Settlement Plan :

EMI1: Rs 10000.0 before 2025-11-30 11:59:59

EMI2:

EMI3:

Under the Credit Information Companies(Regulations) Act, 2005, information on your loan repayment would be shared with Credit Information Companies. We wish to apprise you that if the loan dues are paid off under a Compromise Settlement Plan, the status of the loan would be updated as "Settled" in the records of Credit Information Companies which may possibly act as a hindrance in case of any credit facility sought by you in future. Alternatively, if the loan liability is repaid in full, the records of Credit Information Companies will indicate the status accordingly

This settlement plan is however without prejudice to all other rights available to us under the Law.

NOTE: From 1st April 2017, we will not accept cash >= INR 200,000 in Compliance with Sec 269ST of IT Act. Such payments should be made only through DD / Cheque / Banking channels.

Regards,

Whizdm Finance Private Limited

Authorized Signatory

Accepted
Signed By: XXXXXXXX XXXX
Signed On: 2025-11-25 14:23:11 II
Address - XXXXXXXXXXXX