

**Without Prejudice**

Date: 2025-11-24

Settlement Id: 6027530033692672

To: Pankaj Kumar Sharma

Akhrot chauk mahadevganj bajana Akrur chowk Mahadev Ganj bajana LANDMARK: Kasba bajana CITY: GAUTAM BUDDHA NAGAR STATE: Uttar Pradesh PINCODE: 201306

**Subject:** One Time Settlement of your loan account(s) bearing loan proposal number(s) PLUPUN0PYT000019059033 ("**Loan/s**")

**Ref:** Your settlement request letter dated 2025-11-24 ("Settlement Request Letter") addressed to Poonawalla Fincorp Limited ("Company").

**Dear Sir/Madam,**

This is with reference and in continuation to your Settlement Request Letter addressed to the Company wherein you have made a request for a one-time settlement of the outstanding amount in your loan account(s) and your subsequent discussion with the representative of the Company in this regard.

Considering the exceptional circumstances and your present financial position as explained by you, the Company, in principle, agrees to the one-time settlement proposal of your Loan account(s) for an amount of Rs. 37000 ("OTS Amount") against the current total outstanding dues of Rs. 108643.84, as per the terms and conditions mentioned below:

1. The OTS Amount will be paid on or before the dates as set out:

a. An amount of Rs. 37000 payable on or before 30 Nov 2025

All amounts as mentioned above must be paid in favor of Poonawalla Fincorp Limited by way of Cheque/Bank Draft /RTGS/NEFT/online transfer and such amount shall be credited to your Loan account(s) on realization only.

2. Immediately upon issuance of this settlement letter you shall withdraw all legal proceedings, if any, filed by you against the Company and/or its employees, representatives, and officials and within 15 days from the date of this letter, furnish the certified copies of such withdrawal of legal proceedings to the Company.

3. Company shall also withdraw all legal proceedings related to the above-mentioned Loan account(s) filed against you after realization of the OTS Amount and subsequent closure of the Loan account(s) in the Company's records.

4. Any security(ies) for the said Loan(s), including the security documents (if any) which are in possession of the Company, shall be released within 20 working days from successful closure of the above-mentioned Loan account(s), provided there is no outstanding amount in any other loan facility(ies) with the Company, in your name, in the capacity of Borrower/Co- Borrower/Guarantor.

5. Company shall continue to report the outstanding status of your closed Loan facility(ies) to various Credit Information Bureaus/ Companies including but not limited to TransUnion CIBIL Limited, as per the guidelines issued by statutory/regulatory authorities from time to time. Such reporting shall also include your repayment history pertaining to your aforementioned Loan account(s) and the status of your loan account will be reported as "Settled" and no recourse shall lie against Company for such reporting which is mandatory as per statutory and regulatory guidelines.

6. The above settlement has been agreed purely on an exceptional basis and exclusively for the Loan account(s) mentioned above without setting any precedent for any of your existing and/or future relation with the Company.

7. Time is the essence of this settlement and in the event of your failure to pay the OTS amount as per the aforementioned timelines, for any reason whatsoever and/or your failure to comply with the terms and conditions of this settlement letter, the aforementioned settlement arrangement shall become null and void automatically and any part payment made towards the OTS Amount will be adjusted, without any notice in this regard, in your Loan account against the actual outstanding amount as on date of such adjustment. Further, all conditional waiver/s granted to you in the said settlement shall not be applicable and you all shall be liable to pay the entire balance outstanding amount along with all charges and penalties as applicable in terms of the Loan agreement(s) and other documents executed by you in connection with the Loan to the satisfaction of the Company.

8. Without prejudice to the rights of the Company, the terms of this settlement letter in no way override and shall be in addition to the terms and conditions of the Loan facility as set out in the Loan agreement and other documents executed in connection with the Loan.

9. Upon successful payment of the entire OTS Amount as per the terms and conditions of this settlement letter, the Parties shall have no recourse, whatsoever, against each other, for the Loan account(s) mentioned above.

Kindly acknowledge and counter sign a copy of this settlement letter as token of your acceptance of the aforementioned terms and conditions for the settlement of the Loan account(s). This is a system generated letter.

Thanking You,

**For Poonawalla Fincorp Ltd**

**Authorized Signatory**

I/We, hereby acknowledge that I/we have read, understood, and accepted the terms set out in this settlement letter and agree to abide by such terms and conditions as mentioned here-in..

Name: \_\_\_\_\_ (Borrower/Co-Borrower/Guarantor) Signature: \_\_\_\_\_

Name: \_\_\_\_\_ (Borrower/Co-Borrower/Guarantor) Signature: \_\_\_\_\_

Name: \_\_\_\_\_ (Borrower/Co-Borrower/Guarantor) Signature: \_\_\_\_\_

**Poonawalla Fincorp Limited**  
**CIN: L51504WB1978PLC031813**

**Regd office: 201 and 202, 2nd Floor, AP81, Koregaon Park Annex, Mundhwa, Pune - 411036, Maharashtra**

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