

Private & Confidential

January 05, 2019

Ref. No.:S19010502346

MR. SUKANYA SEN RAY
CENTUM LEARNING LTD
NEELAGAGAN MANDI ROAD, , XXX
DELHI-110030

Payment of dues for ICICI Bank Credit Card Account 4375XXXXXXXXX1003

Dear MR. SUKANYA SEN RAY,

We value your relationship with ICICI Bank.

We write with reference to the discussion you had with our representative on January 05, 2019 during which, you had acknowledged that an amount of ₹.7154.52 (Rupees Seven Thousand One Hundred Fifty-Four and Fifty-Two Paise) is due and payable to the Bank, as also reflected in your last account statement.

You have represented to us 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 ₹ 7154.52 and close the account.

We would like to inform you that the Bank has considered your request on an exceptional basis and has agreed to accept the said dues at ₹ 7154.52 [Rupees Seven Thousand One Hundred Fifty-Four and Fifty-Two Paise Only]. The said amount shall be paid by you on or before January 15, 2019 through online payment/ cheque*/ cash/ demand draft (payable locally) in favour of ICICI Bank Ltd., Credit Card Account 4375XXXXXXXXX1003.

Without prejudice to the Bank's rights, this letter is being issued on your assurance and undertaking to comply with the terms stated below, without setting any precedent as an exceptional case and is valid and effective only till January 15, 2019. Your account will be closed only after realisation of the agreed amount, within the agreed time.

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

• Ahmedabad 33667777 • Andhra Pradesh 7306667777 • Bengaluru 33667777 • Bhopal 33667777 • Bhubaneswar 33667777
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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.

2. Credit bureau records: We would like to remind you that 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 the event 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 and void and withdrawn. The Bank may then be entitled to take appropriate measures to recover the outstanding dues by initiating both civil and criminal proceedings as per the terms and conditions of this letter as well as the product agreement.

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 agency are correctly filled in the receipt. **Any incorrect receipt may render your payment invalid.**

Please note that this communication is expressly in reference to the captioned account only and shall supersede all the previous offers made on the said account. You are requested to **maintain the confidentiality of this offer**, failing which it will be withdrawn forthwith. You are requested to sign the attached copy of this letter as a token of your acceptance of the aforesaid mutually agreed terms and hand it over to us.

NEVER SHARE your Card number, CVV, PIN, OTP, Internet Banking User ID, Password, or URN with anyone, even if the caller claims to be a Bank employee. Sharing these details can lead to unauthorised access to your account.

For any clarification or more information, you may write to us at customer.care@icicibank.com from your registered e-mail id or contact DIPAK DUBEY on 9987941113. Alternatively, you may call our Customer Care.

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Looking forward to your co-operation in helping us serve you better.

This is a system generated letter and does not require a signature.

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

Received, Accepted and Signed by MR. SUKANYA SEN RAY on my own will, free consent and volition.

SR156186455_Pf_DB_SSen_06092019

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Rebuild your credit history.

Salient Features:

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

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