Ref. No.XXXXXXXXXXXXXX Date: March 21, 2026

To,
MR.XXXXXXXXXXXXXX
XXXXXXXXXXXXXX
XXXXXXXXXX,
XXXXXXXXXXXXXX

Sub: Settlement of Loan A/c No: XXXXXXXXXXXXXX

This has reference to your discussion with our representative requesting for settlement in view of the exceptional circumstances.

We wish to inform you that we have examined your above request, we have considered and agreed to accept your proposal for one time settlement of your above mentioned loan account at Rs. 36478/- [Rupees Thirty-Six Thousand Four Hundred Seventy-Eight Only] in 1 installment dated March 31, 2026 via (Online/DD/Cheque) against the Total outstanding/Foreclosure amount of Rs. 217810.71/- (Rupees Two Lakh Seventeen Thousand Eight Hundred Ten and Seventy-One Paise only) as on March 20, 2026. On receipt of this payment, the above mentioned loan account will be closed.

Further to the above, please note that any excess amount received over & above the agreed settlement will be adjusted towards the amount waived against your loan account.

It is to be noted that time is the essence for this settlement. You are requested to strictly adhere to the above time lines for making the payment, failing which, the offer shall stand revoked and you shall be liable to make payment of the whole amount due, as per your latest statement of account.

Please note that, NOC will be issued to you within 15 working days from the date of closure of your loan account, provided all other connected accounts (not mentioned in above settlement), where the borrower/s or guarantor/s is/are a party, stands regularized or closed in full and, the mortgaged property in any such connected account shall be released subject to the closure of those individual corresponding accounts separately.

Please note that, you have agreed to withdraw all litigations (Civil/Criminal/Consumer), if any initiated by you against YES Bank on acceptance of the said proposal.

You are further informed that subsequent to the payment of amount as per schedule given above, YES Bank will withdraw all legal cases wherever applicable related to the said loan accounts. Please note that this is a one-time offer extended to you, after taking into consideration your exceptional circumstances and does not set a precedent.

In furtherance to the aforementioned please be advised that the above terms have been formulated on various parameters pertaining to your loan accounts, therefore any amount remitted by whatever means post or during course of fulfillment of terms would get accumulated against the waivers extended to you and no amount shall be returnable nor any right to reclaim the same shall be entertained at any cost in

Dekart.in

any manner whatsoever.

In this regard, you may kindly note that under the Credit Information Companies (Regulation) Act, the Bank is required to share your credit history with the Credit Information Companies and regulatory authorities. Thus, in case of a settlement, the Bank shall have to report the same to the Credit Information Companies (Credit Bureaus), which would have an adverse impact on your ability to avail credit facilities from any financial institution in future. Therefore, we urge you again to forthwith clear all the necessary dues in accordance with the Agreement, in order to maintain a good credit history and to enjoy the benefits of the other financial products.

You are further informed that as per regulatory guidelines, any arrangement involving part settlement with the borrower shall fall under the definition of restructuring, as defined in the Prudential Framework and shall be governed by the provisions applicable thereto.

As per above guidelines the all relationship with the BANK will be classified as Restructured NPA.

As advised by the RBI vide their circular RBI/2023-24/40 DOR.STR.REC.20/21.04.048/2023-24 dated, June 8, 2023 all your loans shall be tagged as Restructured NPA as applicable, based on the settlement request we had received for YES BANK.

Please be informed that this settlement letter is issued considering the genuine representation and incapability expressed by the borrowers to repay the entire loan outstanding. In case of any irregularity or misrepresentation is observed in obtaining the Loan or settlement, it shall stand cancelled "void ab initio", and the parties concerned shall be liable to pay entire outstanding and for strict legal action thereto.

Kindly note that, this letter is issued without prejudice to any of the rights, contentions, and legal remedy of YES BANK Ltd.

For any query, kindly contact XXXXXXXXXXXXXX on XXXXXXXXXXXXXX.

Thank You,

For YES BANK Ltd.

Note: This is a computer-generated document. No signature is required.

ACCEPTANCE:

I / WE ACKNOWLEDGE RECEIPT AND HEREBY CONFIRM THAT I / WE UNDERSTAND AND ACCEPT THE ABOVE TERMS AND CONDITIONS:

.....	.....	.....	.....
Borrower	**Co-Borrower**	**Co-Borrower**	**Guarantor**
Date :	**Date :**	**Date :**	**Date :**

Debtkart.in