

Date: 10-Jun-2022

Ref: 62022/Lahore/Personal Loan/Recovery/245/BCP-280

Mr./Ms. ZAROON ADNAN

Address H NO 162 BLOCK D DEVINE GARDEN NEW AIRPORT ROAD NA DEVINE GARDEN Punjab.

Subject: Conditional Settlement Offer Letter Personal Loan No. AA20330HP328 / 1007153016

Dear Mr. / Ms. ZAROON ADNAN,

This is with reference to your request letter dated "Nil" wherein you have acknowledged your obligation to pay below amount and stated your financial hardship and inability in settling your total outstanding balance of PKR.820,031.71 as at 08-Jun-2022 pertaining to your above mentioned Personal Loan. We, on behalf of Bank Alfalah Limited, hereinafter referred to as "the Bank" are pleased to inform you that competent authority of the Bank has reviewed and approved your request on the following terms and conditions (Without prejudice to any of rights and remedies available to Bank Alfalah Limited).

You are required to pay PKR.483,000.00 Against the outstanding balance of PKR.820,031.71 in 1 One Go on or before as per following schedule:

One Go	DUE DATE	AMOUNT
1	15-Jun-2022	PKR.483,000.00

If you accept the stated terms and conditions of this conditional settlement offer and Agreements/Forms/Documents that you have signed with the Bank, you are required to deposit PKR.483,000.00 On or before as per above mentioned schedule and issue 1 postdated cheques in favor of Bank Alfalah Limited. Please note that this offer is conditional to timely and complete settlement of all liabilities and in the event of non-fulfillment or breach of any of the terms and conditions the Bank reserves the right unilaterally to revoke this conditional settlement offer/withdraw the entire aforementioned financial relief and reserves the right to pursue legal proceedings including but not limited to recover the total outstanding dues, additional costs as per applicable schedule of charges and damages incurred to the Bank, after adjustment of any payment(s) received.

All documentations executed with regards to the financial facilities shall remain in full force and shall continue to be binding on you until full payment and discharge of all liabilities. NOC shall be issued after closure of facility.

Moreover, all financial relief/waiver allowed will be reported in your e-CIB as a write-off, and history of all such relief/waiver(s)shall continue to reflect in the e-CIB for a period of two years from the date of adjustment of overdue amount, as per SBP guidelines.

Please also note that this conditional settlement offer letter is valid till dated 15-Jun-2022 after which this conditional settlement offer will stand invalid. In case of any issue, please contact at 042-34504549.

Please sign and accept this Conditional settlement offer letter and the same shall be binding on you.

Sincerely,

Authorized Signator

10-06-22

Support Unit - SSA

Authorized Signatory

Collection, Recovery & Legal

I have read and understood the contents of this letter and agree to all the terms and conditions stated in this letter and indemnify the bank and its employees:

Mr./Ms. ZAROON ADNAN CNIC No.35201-9605688-9

Date:

Signature / Thumb Impression