

**IMPORTANT: Clarification Regarding Response to Notice and Objection to Arbitrator's Appointment: Loan No-P515PPL7869633 , Customer ID 18226727**

Dear Mr. Vishwakarma,

I am writing to bring to your attention certain discrepancies in the information provided to you by your client, Bajaj Finance Limited-, regarding my response to the arbitration notice, as well as to formally object to your appointment as arbitrator in the ongoing dispute.

Firstly, I would like to address the assertion made by Bajaj Finance Limited that I failed to respond to the arbitration notice apart from via email. Contrary to this claim, I wish to clarify that I have indeed responded to the notice, both through email and via registered post. It is imperative to recognize that my communication was not limited to electronic means, and I trust that you will consider this additional mode of response in your assessment of the situation.

Moreover, I must express my concern regarding the impartiality and independence of the arbitration process under your stewardship. As per the principles enshrined in the Arbitration and Conciliation Act, 1996, it is imperative that an arbitrator remains neutral and free from any influence that may compromise the integrity of the proceedings.

In this regard, I have reservations regarding your appointment as arbitrator, particularly given the exclusive selection process conducted by Bajaj Finance Limited. The absence of mutual agreement in the appointment of arbitrators raises serious doubts about the fairness and impartiality of the arbitration process, as mandated by law.

Furthermore, it has come to my attention that your client may have provided incomplete or misleading information regarding the arbitration proceedings. Such actions undermine the transparency and integrity of the arbitration process, casting doubt on the credibility of the entire proceedings.

In light of these concerns, I hereby formally object to your appointment as arbitrator in this matter. I respectfully request that you reconsider your role in light of the aforementioned issues and take appropriate steps to ensure a fair and just resolution to the dispute.

Thank you for your attention to this matter. I look forward to your prompt response and a resolution that upholds the principles of fairness and justice.

**Yours sincerely,**

**Parshuram Singh**

**8521631474**