



05 January, 2026

To,
The Executive Director,
STEP,
Ludhiana.

Subject: Acceptance of Seed Funding and Compliance with Loan Terms

Dear Sir/Madam,

We are writing to formally confirm the proceedings of our meeting with the Board of Directors held at STEP GNDEC College on December 26, 2025.

On behalf of Bandhan of Dreams, we are pleased to accept the seed funding loan of 50,000 provided by STEP GNDEC. This support will be instrumental in the next phase of our growth, and we are grateful for the trust you have placed in our vision.

Furthermore, we confirm that we have reviewed the loan agreement in detail. We fully agree to the terms and conditions outlined and pledge our complete compliance with the stipulations of the seed funding.

We look forward to a successful partnership.

Sincerely,

A handwritten signature in black ink, appearing to read 'Nitin Kumar'.

Nitin Kumar

Founder & CEO



+91 7973690946



bandhanofdreams@gmail.com



STEP-GNDEC,
Room No. 11, Gill
road , Ludhiana