

09 June 2026

AUTHORIZATION FOR HANDLING DEBT RELATED MATTERS

I, Barkha Bhatnagar, resident of Karnataka, having e-mail id "brkha18@gmail.com", bearing Aadhaar no. 8684 0810 6862 and PAN no. BYJPB5081L, daughter of Dharmendra Bhatnagar residing at 59, Southern Winds Layout Sai Sree Layout Opp Foodmax hypermart, Parappana Agrahara, Electronics city, Bangaluru, Karnataka-560100 hereby authorize SETTLEND LEGAL ADVISORS LLP T/A "Debt kart" to act on my behalf and handle all matters related to my debts as in Schedule-I (Containing list of lenders). This authorization is effective immediately and remains valid until further notice.

I grant Settlend Legal Advisors LLP T/A "Debt kart", the authority to perform the following actions on my behalf:

1. Full Communication Rights:

Settlend Legal Advisors LLP is authorized to communicate with all creditors, debt collection agencies, and any other relevant parties regarding any debt obligations under my name. They are authorized to inquire about account details, payment history, and negotiate on my behalf for the resolution of these debts.

2. Debt Negotiation and Settlement Authority:

Settlend Legal Advisors LLP has my permission to negotiate repayment terms, including but not limited to adjustments to interest rates, payment schedules, debt settlement offers, and any consolidation or restructuring options available. They are authorized to seek the best possible settlement arrangements or payment plans on my behalf.

3. Access to Financial Records and Statements:

I authorize Settlend Legal Advisors LLP to request and obtain all necessary financial records, including account statements, credit reports, loan documents, and any other pertinent documents required to effectively manage, review, and resolve my debts.

4. Authority to Request and Receive Credit Bureau Information:

Settlend Legal Advisors LLP may contact credit reporting agencies to access my credit file and dispute any incorrect information or negotiate terms in connection with resolving my debts.

5. Representation in Legal Matters:

Settlend Legal Advisors LLP is authorized to initiate or respond to any legal proceedings concerning my debts, including but not limited to actions against creditors, collection agencies, or other third parties. They are authorized to file lawsuits or defend claims in court, arbitration, or mediation proceedings, as deemed necessary.

6. Cease and Desist Requests:

I authorize Settlend Legal Advisors LLP to issue cease and desist requests to creditors or collection agencies to prevent harassment, contact with third parties, or other forms of communication that violate consumer protection laws.

7. Review and Execution of Settlement Agreements:

Settlend Legal Advisors LLP is authorized to review any settlement agreements or repayment plans proposed by creditors, and, upon my approval, execute such agreements on my behalf. Any settlements reached will require my final consent before execution, but Settlend Legal Advisors LLP will have the authority to negotiate and structure the terms.

8. Confidential Information Exchange:

I grant Settlend Legal Advisors LLP the authority to share and receive confidential information regarding my financial situation, including personal and financial details, with relevant parties involved in debt resolution. This includes creditors, financial institutions, credit reporting agencies, and legal authorities as necessary.

9. Account Management and Monitoring:

I authorize Settlend Legal Advisors LLP to monitor my debt accounts, payments, and progress on settlements or resolutions, ensuring that all negotiated agreements are properly executed and adhered to. This also includes providing me with regular updates on the status of my debt resolution efforts.

10. Authority to Handle Disputes or Errors:

Settlend Legal Advisors LLP is authorized to dispute any errors or inaccuracies found in my credit reports, billing statements, or debt records with relevant agencies or creditors. They may correspond with the necessary parties to correct such inaccuracies on my behalf.

11. Handling Debt Collection Violations:

Should any creditor or collection agency violate any consumer protection laws (including unlawful harassment, threats, or improper contact), I authorize Settlend Legal Advisors LLP to pursue legal remedies, file complaints with regulatory authorities, and seek penalties or damages as applicable under the law.

12. Temporary Representation In Case of Unavailability:

In the event that the undersigned Authorized Person is, due to unforeseen or unavoidable circumstances, temporarily unavailable to attend to any debt-related matter covered under this authorization, it is hereby expressly permitted that any duly appointed representative, officer, or employee of Settlend Legal Advisors LLP T/A "Debt kart" may act in a limited and temporary capacity to address, respond to, or manage such matters solely for the purpose of preventing delay, prejudice, or lapse in communication with relevant creditors, agencies, or authorities.

Provided always, that such temporary intervention shall not be construed as a substitution, assignment, or replacement of the original Authorized Person, who shall continue to remain the principal point of contact and the sole enduring authority under this Authorization. Any and all substantive decisions, consents, or settlements shall require final confirmation and express approval of the undersigned Authorized Person, unless otherwise agreed in writing.

I understand that by granting this authorization, I am entrusting Settlend Legal Advisors LLP T/A "Debt kart" with confidential information and the responsibility to act in my best interest. I expect Settlend Legal Advisors LLP T/A "Debt kart" to exercise due diligence and professionalism in all dealings related to my debts.

Please note that this authorization is limited to debt-related matters only and does not extend to any other areas of my personal or financial affairs.

I may revoke this authorization at any time by providing written notice to Settled Legal Advisors LLP T/A "Debt kart". However, any actions already taken by Settled Legal Advisors LLP T/A "Debt kart" on my behalf prior to the receipt of the revocation notice & continue to remain valid unless revoked otherwise in the aforementioned manner.

I appreciate your assistance in managing my debts and believe that your expertise will lead to a favourable resolution. If you require any further information or documentation, kindly contact me at the provided contact details.

I hereby confer authority upon the undersigned as my duly authorized legal representative for all purposes within the scope of this authorization. **Notwithstanding the foregoing, it is expressly clarified that this authorization shall not, under any circumstances, extend to or include the delegation of any authority to Settled Legal Advisors LLP, trading as Debt kart, to undertake or execute any form of monetary disbursement, including but not limited to partial payments, settlement payments, payments towards loan restructuring, or any other financial remittances, in favor of the claimant entities in relation to my loan accounts or credit card numbers.**

Details of the Authorized Person:

Name: Arnab Bishnu

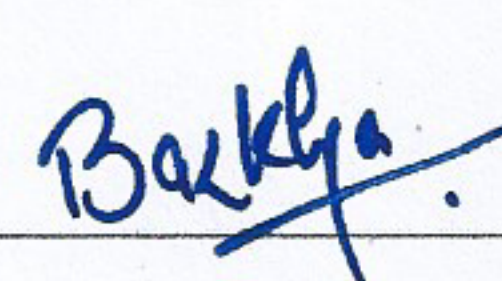
Mailing Address: 59, Diamond Harbour Road, Kolkata, West Bengal, India - 700023

Phone Number: +91 9007222676 / 8749008749

Email Id: legal@debt kart.in

Accepted:

(Authorized Person's Signature)



(Authorizing Party Signature)

VERIFICATION:

I, Barkha Bhatnagar, the undersigned Principal/ Authorizing Party, do hereby verify and affirm that the contents of this authorization are true and correct to the best of my knowledge and belief, and that I have executed this document voluntarily and without any undue influence, for the purposes stated herein.

Verified by:

Signature: Barkha

Name: Barkha Bhatnagar

Date: 10/6/26

Place: Bangalore