From,

Mr. Gregg Koser

To.

The Board of Directors,

Nahar Credits Private Limited,

New No. 2, Sapthagiri Apartments,

Thirumurugan Street, Netaji Road,

Velachery, Chennai TN - 600042

India.

Dear All,

Sub: Resignation from the directorship of Nahar Credits Private Limited (the "Company")

l, Gregg Koser (DIN: 07559469) hereby tender my resignation from the directorship of the Company and from my position as director with effect from the close of business hours on 12 November. 2019.

Date: 11 November

I hereby confirm that I have no outstanding claims against the Company whatsoever in the nature of any salary, fee, commission or any other form of remuneration or reimbursement, for the services rendered by me in the capacity of a director of the Company or in any other capacity.

Kindly acknowledge the receipt of this resignation letter and arrange to submit the necessary forms with the office of Registrar of Companies, Chennai to that effect.

I thank the Board members for their valued cooperation during the tenure of my directorship.

Best regards.

Gegg Koser

DIN: 07559469