

From,
Ms. Joanna Baker

Date: 11 November 2019

To,
The Board of Directors,
Nahar Credits Private Limited,
New No. 2, Saphagiri Apartments,
Thirumurugan Street, Netaji Road,
Velachery,
Chennai TN - 600042
India.

Dear All,

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

I, Joanna Baker (DIN: 07869357) 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.

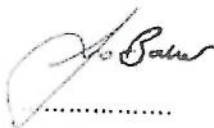
Further and as you will be aware, I have neither claimed nor accepted any salary, fee, commission or any other form of remuneration or reimbursement ("Fees") from the Company or any other person, for the services rendered by me in the capacity of a director of the Company or in any other capacity from the period starting from 1 August 2018 till date ("Services").

I hereby waive my right over the Fees from the Company or any other person, for the Services rendered, and I confirm that I have no outstanding claims against the Company whatsoever in respect of the Fees.

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,



Joanna Baker

DIN: 07869357