

**Tejaswi Reddy Nareddy**  
Via E-mail  
tejaswireddy1111@gmail.com

**Our Ref:** PDGUS233809

**Date:** 13 March 2023

Dear Tejaswi Reddy Nareddy

**In Re: Confirmation of Loan Settlement**

Prodigy Finance Limited is authorized and regulated by the Financial Conduct Authority and entered on the Financial Services Register under firm registration number 612713.

We confirm herewith that the loan as specified hereafter has been settled in full:

**Loan reference number:** PDGUS233809  
**Loan currency:** USD  
**Loan amount:** 30000  
**Loan status:** **Settled**

We confirm that this letter is issued without prejudice to any rights of either Prodigy Finance Ltd or any of its affiliates.

Should any of the amounts paid to your loan account be disputed, reversed or otherwise charged-back, which will cause the loan account to reflect an outstanding balance, this letter shall have no force and effect and we reserve our rights to pursue the debt.

Yours sincerely

**Prodigy Finance Limited**

### **Payments and charges for the loan term**

| Transaction Date | Transaction Type   | Interest Rate | Credits  | Debits    | Balance owed |
|------------------|--------------------|---------------|----------|-----------|--------------|
| 2021-08-08       | Opening Balance    |               | 0.00     | 0.00      | 0.00         |
| 2021-08-08       | Interest Accrued   | 7.10388%      | 0.00     | 38.54     | 38.54        |
| 2021-08-27       | Administration Fee |               | 0.00     | 1,500.00  | 1,538.54     |
| 2021-08-27       | Disbursement       |               | 0.00     | 15,000.00 | 16,538.54    |
| 2021-09-08       | Interest Accrued   | 7.10388%      | 0.00     | 96.34     | 16,634.88    |
| 2021-10-08       | Interest Accrued   | 7.10363%      | 0.00     | 99.55     | 16,734.43    |
| 2021-11-08       | Interest Accrued   | 7.10363%      | 0.00     | 96.34     | 16,830.77    |
| 2021-12-08       | Interest Accrued   | 7.10363%      | 0.00     | 99.55     | 16,930.32    |
| 2021-12-08       | Interest Accrued   | 7.10363%      | 0.00     | 29.19     | 16,959.51    |
| 2021-12-29       | Disbursement       |               | 0.00     | 15,000.00 | 31,959.51    |
| 2022-01-08       | Interest Accrued   | 7.21614%      | 0.00     | 193.06    | 32,152.57    |
| 2022-02-08       | Interest Accrued   | 7.21614%      | 0.00     | 174.37    | 32,326.94    |
| 2022-03-08       | Interest Accrued   | 7.21614%      | 0.00     | 193.06    | 32,520.00    |
| 2022-04-08       | Interest Accrued   | 7.96886%      | 0.00     | 206.32    | 32,726.32    |
| 2022-05-08       | Interest Accrued   | 7.96886%      | 0.00     | 213.19    | 32,939.51    |
| 2022-06-08       | Interest Accrued   | 7.96886%      | 0.00     | 206.32    | 33,145.83    |
| 2022-07-08       | Interest Accrued   | 9.40757%      | 0.00     | 251.68    | 33,397.51    |
| 2022-08-08       | Interest Accrued   | 9.40757%      | 0.00     | 251.68    | 33,649.19    |
| 2022-09-08       | Interest Accrued   | 9.40757%      | 0.00     | 237.54    | 33,886.73    |
| 2022-09-09       | Payment            |               | 3,000.00 | 0.00      | 30,886.73    |
| 2022-10-08       | Interest Accrued   | 10.88871%     | 0.00     | 231.50    | 31,118.23    |
| 2022-10-11       | Payment            |               | 3,500.00 | 0.00      | 27,618.23    |
| 2022-10-13       | Payment            |               | 3,500.00 | 0.00      | 24,118.23    |
| 2022-11-08       | Interest Accrued   | 10.88871%     | 0.00     | 214.25    | 24,332.48    |
| 2022-12-08       | Interest Accrued   | 10.88871%     | 0.00     | 216.72    | 24,549.20    |
| 2023-01-03       | Payment            |               | 4,500.00 | 0.00      | 20,049.20    |
| 2023-01-08       | Interest Accrued   | 11.78986%     | 0.00     | 162.53    | 20,211.73    |
| 2023-01-09       | Payment            |               | 2,500.00 | 0.00      | 17,711.73    |
| 2023-01-09       | Payment            |               | 332.00   | 0.00      | 17,379.73    |
| 2023-01-25       | Payment            |               | 2,500.00 | 0.00      | 14,879.73    |
| 2023-02-01       | Payment            |               | 900.00   | 0.00      | 13,979.73    |
| 2023-02-07       | Payment            |               | 4,000.00 | 0.00      | 9,979.73     |
| 2023-02-08       | Interest Accrued   | 11.78986%     | 0.00     | 64.64     | 10,044.37    |
| 2023-02-09       | Payment            |               | 2,000.00 | 0.00      | 8,044.37     |

Prodigy Finance Limited London | Cape Town | New York

Hardy House, 16 – 18 Beak Street, London W1F 9RD | Tel +44 (0)20 3900 3535 | [info@prodigyfinance.com](mailto:info@prodigyfinance.com) | [prodigyfinance.com](http://prodigyfinance.com)

Prodigy Finance Limited is incorporated in the United Kingdom (Company Number 05912562) with its registered address at 85 Great Portland Street, First Floor, London, W1W 7LT and registered with the Office of the Information Commissioner (Reg. No. Z9851854). Prodigy Finance Limited is authorised and regulated by the Financial Conduct Authority (firm registration number 709641) for certain consumer credit activities. Prodigy Finance Limited loans are offered to eligible borrowers who are studying outside of their country of residence and the loans are governed by English law. Prodigy Services Limited is incorporated in the United Kingdom (Company Number 10201413) with its registered address at 85 Great Portland Street, First Floor, London, W1W 7LT. Prodigy Services Limited is an appointed representative of Ashberg Limited which is authorised and regulated by the Financial Conduct Authority.

| Transaction Date | Transaction Type | Interest Rate | Credits  | Debits | Balance owed |
|------------------|------------------|---------------|----------|--------|--------------|
| 2023-02-22       | Payment          |               | 1,000.00 | 0.00   | 7,044.37     |
| 2023-03-01       | Payment          |               | 1,000.00 | 0.00   | 6,044.37     |
| 2023-03-03       | Payment          |               | 1,000.00 | 0.00   | 5,044.37     |
| 2023-03-06       | Payment          |               | 115.54   | 0.00   | 4,928.83     |
| 2023-03-06       | Payment          |               | 4,979.00 | 0.00   | -50.17       |
| 2023-03-07       | Waiver           |               | 0.00     | 50.17  | 0.00         |
| 2023-03-07       | Closing Balance  |               | 0.00     | 0.00   | 0.00         |