

BLACKBULL

Loan / NPA One-Time Settlement (OTS)

Repayment Settlement Support Program

Legal Support Partner: Blackbull Law House

www.blackbulllawhouse.com | indiablackbull@gmail.com | +91-9873441701



Document Title	Loan / NPA OTS Settlement Support Proposal
Issued By	Blackbull Chamber of Investment
Legal Support Partner	Blackbull Law House
Document Date	
Version	v4.0

Document Ref:

Date: ____/____/____

Classification: Confidential

Validity: 15 days from issue date

Scope Position:

- OTS only (One-Time Settlement).
- NO regular EMI takeover.
- Support up to 100% possible is conditional (eligibility + due-diligence + approvals + lender discretion).

Outcome Expectation

Improved credibility and execution readiness for OTS through disciplined documentation, lawful structuring, and professional case management.

Note: - Terms & Conditions apply. Professional legal/operational charges apply; OTS approval is solely at the lender's discretion

Executive Summary

Blackbull Chamber of Investment ("Blackbull Chamber") presents this client-ready proposal for our Loan / NPA One-Time Settlement (OTS) Repayment Settlement Support Program, with legal support delivered through Blackbull Law House ("BLH"). The program is designed for genuine borrowers facing repayment stress, NPA classification, recovery action, or severe cashflow disruption - and who are ready to pursue a disciplined, compliant, OTS-only route to closure.

Good News for Loan Defaulters and Stressed Borrowers: where eligibility and due diligence support the case, up to 100% settlement support may be possible through structured coordination, subject to approvals, lender acceptance, and formal documentation. This statement is conditional and does not constitute a guarantee. Professional legal charges apply. Terms and conditions apply.

Our objective is to improve feasibility through professional execution: accurate loan mapping, strong coverage documentation, lawful disclosures, valuation logic, and controlled submission packs. We focus on reducing execution failures (missing papers, inconsistent records, informal communication) and on improving closure controls (closure letter, NOC, charge/lien release evidence, and record retention).

Blackbull Chamber operates as a one-stop solution for professional services around settlement readiness - integrating management discipline, documentation controls, and legal support in a single engagement. Our delivery model is built for speed with safety: a checklist-led intake, stage-gated diligence, and a proposal pack that is lender-readable and audit-friendly. Where settlement support is approved, it is governed by written approvals and agreements and executed only through documented channels.

Problem Statement

Once an account becomes irregular and moves toward NPA, exposure expands rapidly due to penal interest and charges, while time available for negotiation reduces due to notices and recovery actions. At the same time, borrower stress increases, cashflow becomes unpredictable, and internal coordination collapses. Many borrowers are willing to settle but still fail because execution is weak.

Common failure points include: mismatched loan data across statements and notices; unclear security structure and charge status; incomplete ownership and title evidence; missing or outdated registry records; undisclosed liabilities that surface late; unrealistic settlement expectations without valuation support; and informal communication with lenders without complete annexures. Even when a lender is open to OTS, a poorly packaged proposal can get delayed, returned for repeated clarifications, or rejected.

Borrowers also face operational risks: multiple lenders, multiple facilities, overlapping guarantees, unclear charge ranking, incomplete KYC trails, and unknown third-party claims. On the lender side, OTS committees typically expect defensible facts: verified exposure, verified security, documented valuation logic, clear disclosures, and written undertakings.

Blackbull Chamber addresses these gaps through a stage-gated, compliance-led workflow with strict eligibility filters, verification checks, and professional case management. The outcome is a stronger proposal file, a clearer settlement roadmap, and a more defensible closure record that protects the borrower even after closure (record retention, NOC tracking, charge release evidence, and compliance reminders).

Meaning of "Up to 100% Support Possible"

In public marketing language, borrowers often hear "we will pay your loan and stop your EMI." In reality, responsible settlement support must be structured and conditional. In this program, "up to 100% support possible" means that, in select cases, settlement assistance may cover the settlement amount fully or substantially, but only after the following conditions are satisfied and documented:

- 1) Eligibility confirmed and coverage validated (asset/equity/business value above exposure).
- 2) Due diligence completed with acceptable findings and verifiable documentation.
- 3) Risk grading and approvals issued by relevant internal and/or funding partners (if any).
- 4) Lender accepts the OTS pathway and settlement terms are agreed in writing.
- 5) Legal documentation executed and compliance conditions fulfilled.

If any condition fails, support may be reduced, restructured, or not provided. This protects borrowers from false promises and protects the platform from high-risk cases. Blackbull Chamber does not provide unconditional funding, does not provide blanket guarantees, and does not advise borrowers to stop EMIs without lender acceptance or a lawful settlement plan.

A responsible interpretation is: we help you build a compliant OTS route and, where approved, coordinate settlement assistance within written terms. The lender remains the final authority on OTS acceptance, timelines, and closure documentation. Any reference to "stopping EMIs" is operationally linked to lender-accepted settlement terms or account closure, not to informal assurances.

Program Overview and Value Proposition

Blackbull Chamber provides an end-to-end structured model that integrates: (1) legal strategy and drafting through BLH, (2) settlement feasibility and scenario planning, (3) valuation and verification coordination, and (4) professional case management and reporting until closure.

Core value proposition:

- One team, one workflow, one accountability: reduce scattered vendor risk.
- Documentation discipline: build a lender-readable submission pack with clear annexures.
- Risk transparency: surface red flags early (title gaps, encumbrances, litigation, inconsistent records).
- Feasibility focus: convert assumptions into verifiable facts (value coverage, exposure mapping, undertakings).
- Closure safety: ensure closure letters, NOCs, and charge release evidence are tracked and archived.

What we do:

- Map loan exposure (principal, interest, penal, charges) and document the status accurately.
- Review security and coverage (property/land as primary) and coordinate independent valuations.
- Run due diligence checks to confirm ownership, encumbrances, litigation exposure, and disclosure integrity.
- Prepare an OTS proposal pack with proper logic, disclosures, annexures, and authorization.
- Support structured communication and clarification assistance during lender review within agreed scope.
- Support closure controls: closure letter, NOC, charge/lien release evidence, record retention checklist.

What we do not do:

- We do not guarantee OTS acceptance or timelines.
- We do not take over regular EMIs (OTS-only program).
- We do not support concealment, fake documents, or unlawful practices.
- We do not promise funding unless approvals are issued and agreements are executed.

Eligibility Criteria (Non-Negotiable)

Eligibility is non-negotiable because it protects the client, the professionals working on the case, and any settlement partners. Blackbull Chamber will shortlist only genuine accounts that satisfy all conditions below:

- 1) Loan value up to INR 25 Crore (aggregate exposure).
- 2) Asset value / Equity value / Business value higher than loan value (mandatory).
 - Multiple properties/assets acceptable.
 - Property / Land is primary coverage.
 - Machinery is not accepted as primary asset coverage.
- 3) OTS-only (no regular EMI takeover).
- 4) 5-year work bond letter with Blackbull as assurance (defined in engagement documents).
- 5) No new bank loans for the next 3 years.
- 6) Minimum 5+ years business/work experience with records.
- 7) 100% ethics, genuine mindset, and full disclosure obligations.
- 8) Work as professional partner with Blackbull channels only (as defined in agreement).
- 9) Verification and due diligence cooperation.

Minimum document readiness expectation (illustrative): sanction/loan documents, latest statements, notices, security details, and basic asset/title papers must be available at intake. If documents are materially missing, the case may be held until the client completes the checklist.

Blackbull reserves the right to reject or pause cases if disclosures are incomplete, inconsistencies are discovered, or title/encumbrance risks are unacceptable. Selection is strict to protect all stakeholders and to maintain credibility in lender-facing submissions.

Why BlackBull and Our Investors Choose You

Selection is based on safety, feasibility, and discipline:

A. Coverage strength and exit safety

Settlement partners prefer cases where real coverage above exposure is demonstrable and realizable.

Clear ownership and a defensible valuation narrative reduce uncertainty and improve feasibility.

B. Transparency and verification readiness

Complete documents and consistent records reduce surprises and delays. Transparency lowers the risk of late-stage failures due to hidden charges, disputed ownership, or undisclosed liabilities.

C. Professional discipline and cooperation

Responsiveness and cooperation with legal/valuer checks materially impact timelines. We prefer clients who commit to structured communication, written records, and timely clarifications.

D. Long-term alignment

Blackbull is a professional ecosystem. The 5-year work bond supports discipline, channel alignment, and stable execution. It is an assurance mechanism, defined in writing, that discourages impulsive decisions that can hurt the case.

E. Compliance protection

We do not support unlawful activity. Compliance-first execution protects the borrower and protects the platform. Clean documentation and written audit trails are essential for credible lender review and for post-closure safety.

In short, we support clients who are genuine, coverage-strong, disclosure-ready, and professionally disciplined.

Scope of Services and Exclusions

Inclusions (delivered through coordinated workstreams):

1) Legal Support (BLH)

- Review of loan and security documents, notices, guarantees, and key communications.
- Drafting of OTS proposal letters, undertakings, declarations, authorization, and annexures.
- Legal clarity review of proposed settlement terms and conditions.
- Closure documentation checks: closure letter, NOC, and (where applicable) references relating to lien/charge release.

2) Settlement Structuring and Planning

- Exposure mapping and reconciliation notes (to align statements, notices, and borrower records).
- Scenario planning (base/best/downside) with realistic assumptions and decision triggers.
- Feasibility memo based on coverage and due diligence outcomes.
- Preparation of an internal approval pack for any settlement support evaluation (case-to-case).

3) Valuation and Verification Coordination

- Coordination with independent valuers for property/land valuation (primary).
- Indicative ownership/title documentation checks supported by legal review.
- Encumbrance and litigation checks to the extent feasible within scope and available records.

4) Case Management and Reporting

- Checklist tracking, timeline control, stakeholder coordination, and decision logs.
- Status reporting and pending-item tracking.
- Closure docket preparation checklist and record retention guidance.

Exclusions unless separately agreed:

- Litigation filing/representation and court appearances.
- Third-party costs (valuation, registry, stamp duty, court fees, travel, official charges).
- Any lender payments unless approvals permit and are documented.
- Tax/audit/regulatory advisory beyond agreed scope.

Workplan and Stage-Gate Methodology

Stage 1: Intake and Preliminary Screening (3-7 days)

- Application intake, eligibility checks, borrower profiling, and initial document checklist review.
- Loan snapshot: lender, exposure, status, NPA stage, and notices received.
- Asset snapshot: list of properties/land, ownership basis, and high-level coverage.
- Red-flag screening: title gaps, encumbrances, litigation indicators, inconsistent disclosures.

Output: Pre-Screen Note (Accept / Hold / Reject).

Stage 2: Due Diligence and Valuation Coordination (2-4 weeks)

- Legal due diligence (indicative): title chain review, encumbrance evidence, litigation exposure, document verification.
- Financial due diligence: liabilities map, exposure mapping, and feasibility indicators.
- Valuation coordination: property/land valuation reports; business/equity review where relevant.

Output: DD Summary + Feasibility Report (internal) and Client Brief.

Stage 3: OTS Strategy and Proposal Pack (1-2 weeks)

- Define settlement objective and negotiation logic based on feasibility.
- Draft OTS proposal letter and annexures with disclosures and undertakings.
- Package submission file with authorization, index, and supporting documents.

Output: OTS Proposal Pack ready for lender submission.

Stage 4: Execution Support and Closure Controls (variable)

- Support structured communication and clarifications during lender review within scope.
- Track settlement documentation requirements and client actions.
- Prepare closure docket checklist: closure letter, NOC, charge release evidence, record retention file.

Output: Closure Docket and post-closure record guidance.

This stage-gate model is designed to prevent rushed, informal approaches and to maintain a defensible audit trail.

Deliverables

Client-facing deliverables typically include:

- Eligibility and onboarding confirmation note.
- Exposure summary and reconciliation note (where applicable).
- OTS strategy note and feasibility brief (client-friendly).
- OTS proposal pack: letters, undertakings, declarations, authorization, annexures, and submission index.
- Due diligence checklist summary (high level) and key findings brief.
- Valuation coordination file: third-party reports (where obtained) plus review notes.
- Status reports and decision logs (weekly or bi-weekly).
- Closure docket checklist and record retention guidance for post-closure safety.

Client Obligations

To protect the integrity of the case and the safety of all parties, the client must:

- 1) Provide true, complete and consistent documents and disclosures.
- 2) Disclose all liabilities, pending notices, litigation, and any parallel negotiations or commitments.
- 3) Nominate a single SPOC and respond to clarification requests within agreed timelines.
- 4) Cooperate with valuation, verification and due diligence checks.
- 5) Avoid unauthorized intermediaries, agents or third parties that claim guaranteed outcomes.
- 6) Maintain confidentiality and accept non-circumvention principles (no bypassing professionals engaged through the program).
- 7) Accept the non-negotiable conditions: OTS-only, 5-year work bond, and no new bank loans for 3 years.
- 8) Not attempt asset transfers, creation of new encumbrances, or title changes without written disclosure and review, as such actions can impact feasibility and lender acceptance.
- 9) Maintain proper recordkeeping: preserve originals, provide legible copies, and follow the file naming/checklist protocol for safe handling.

Failure to meet these obligations can lead to immediate termination of engagement and may stop the case at any stage.

Governance, Controls and Communication Discipline

Blackbull Chamber assigns roles to ensure controlled execution:

- Engagement Partner (Blackbull): overall accountability and approvals.
- Case Manager: document tracker, timeline control, coordination, and reporting.
- Legal Lead (BLH): legal review, drafting, compliance checks, and closure documentation review.
- Valuation Coordinator: third-party scheduling, output consolidation, and quality checks.
- Client SPOC: single point of contact for documents and decisions.

Controls:

- Written communication and approval logs for major decisions (audit trail).
- Checklist-driven submissions to prevent missing documents and contradictory disclosures.
- Change control for new facts or scope changes (new notices, new litigation, new liabilities).
- Confidentiality safeguards and need-to-know information sharing only.

We recommend clients avoid informal calls or casual messages as the primary channel for negotiation. A structured, documented approach is safer, more credible, and easier to defend if questions arise later.

Indicative Timelines and Service Discipline

Indicative timelines depend on complexity and responsiveness:

- Intake and screening: 3 to 7 days.
- Due diligence and valuation: 2 to 4 weeks.
- OTS proposal pack: 1 to 2 weeks after DD readiness.
- Lender process and closure: variable (lender controlled).

Service discipline matters. If the client provides documents on time and responds to clarifications within 24-48 hours, the case typically moves faster. Delays in registry records, bank statements, notices, or ownership proofs can extend timelines significantly.

Blackbull Chamber tracks pending items using a checklist tracker and reports status. Any major new fact (new notice, new litigation, additional liability, new encumbrance, or asset sale discussions) must be reported immediately because it can change feasibility and lender acceptance.

Professional Charges and Expenses

Professional charges apply.

Blackbull Chamber operates on transparent professional terms:

- Assessment/onboarding fee (slab-based; communicated at onboarding).
- Due diligence coordination and management fee (based on scope and complexity).
- Documentation and proposal packaging fee.
- BLH legal fees for review and drafting as per schedule.

Third-party costs are payable separately by the client (valuation fees, registry extracts, stamp duty, documentation charges, official fees, and travel where required). Fees are for professional work, coordination, drafting, and case management. Fees do not guarantee outcomes. Any settlement support, if approved, is separately documented and conditional on due diligence and lender acceptance.

Risk and Mitigation

Blackbull Chamber manages the program using a risk-first approach. The following are typical risks and the mitigation discipline we apply. This is a high-level view; your specific case may have additional risk items.

1) Documentation gaps and inconsistencies

Risk: missing sanction papers, missing security documents, mismatched statements/notices, incomplete KYC trails.

Mitigation: checklist-driven intake, reconciliation notes, and a single controlled "source of truth" file. If a critical gap remains, the case is paused until rectified.

2) Title, ownership, and encumbrance exposure

Risk: incomplete title chain, unclear ownership, old disputes, multiple encumbrances or conflicting charges.

Mitigation: indicative due diligence through BLH review, document verification, encumbrance evidence checks to the extent feasible, and clear risk flags in the feasibility brief. If title risk is unacceptable, we reject or redesign the approach.

3) Valuation credibility risk

Risk: unrealistic value claims without independent valuation support.

Mitigation: coordination with independent valuers for property/land (primary), and reasoned assumptions for business/equity where applicable. We use valuation as a disciplined input, not as a marketing claim.

4) Lender process and committee uncertainty

Risk: lender timelines and decision criteria are outside client control.

Mitigation: compliance-led submission packs, clear disclosures, and structured clarification responses. We avoid informal commitments and ensure written communication discipline.

5) Client behavior risk

Risk: delayed responses, parallel negotiations, asset transfers, new encumbrances, or misrepresentation.

Mitigation: strict client obligations, SPOC requirement, change-control rules, and termination rights.

Misrepresentation results in immediate termination.

This risk discipline protects both client and platform by ensuring the case remains lawful, defensible, and operationally controlled.

Application and Next Steps

Step 1 - Apply and submit the preliminary file

Submit your application with basic KYC and exposure snapshot, plus the primary asset list (property/land). Blackbull will perform a preliminary screen against the non-negotiable eligibility criteria.

Step 2 - Pre-screen decision (Accept / Hold / Reject)

If accepted, you receive an onboarding note and the detailed document checklist. If held, you receive a pending-items list. If rejected, we close the request respectfully with brief reasons (e.g., inadequate coverage, primary asset mismatch, unacceptable title risk, or insufficient disclosures).

Step 3 - Due diligence and valuation coordination

You submit documents through the checklist tracker. BLH conducts legal review and we coordinate valuations as applicable. We produce a feasibility brief and an OTS strategy outline.

Step 4 - Proposal pack preparation and submission readiness

BLH drafts the OTS proposal pack with annexures and undertakings. We ensure the file is indexed, complete, and lender-readable. The client approves the final pack before any submission.

Step 5 - Lender review support and closure controls

We support clarifications within scope and track closure requirements. On closure, we ensure the closure letter, NOC, and (where applicable) charge release evidence are collected and stored in a closure docket.

Contact (for application submission and onboarding):

Website: www.blackbulllawhouse.com | **Email:** indiablackbull@gmail.com | **Phone:** +91-9873441701

Annexures

Annexure A - Applicant Readiness Checklist

- Exposure within an INR 25 Crore cap.
- Coverage (property/land or combined) is higher than the exposure.
- OTS-only (no EMI takeover).
- Acceptance of 5-year work bond and 3-year no-new-loans discipline rule.
- 5+ years of business/work records and full disclosures.
- Acceptance of professional charges and third-party costs.

Annexure B - Document Checklist (Indicative)

Identity/entity: PAN, Aadhaar, address proof; incorporation docs; GST/Udyam (if applicable).

Loan/lender: sanction letter; agreements; security docs; statements; NPA stage details; notices.

Assets: title chain; registry papers; tax receipts; mutation; encumbrance evidence; charge details.

Business (if relevant): ITRs; financials; bank statements; receivable/payable summary; key contracts.

Annexure C - Closure Docket Checklist

- Written settlement terms accepted by the lender.
- Payment proofs (as applicable).
- Closure letter and NOC received.
- Charge/lien release evidence (as applicable).
- Record retention file created (digital and physical).

Disclaimer and Signatures

Mandatory disclaimer: this section forms an integral part of this proposal.

Disclaimer and Legal Notice (Mandatory)

- No outcome guarantee: settlement depends on lender acceptance, approvals, and due diligence results.
- Blackbull Chamber is not a bank, NBFC, or RBI-regulated lender; we provide professional services and coordination.
- "Up to 100% support possible" is conditional, not universal, and subject to approvals and written agreements.
- OTS-only: no regular EMI takeover.
- We do not support unlawful activity, concealment, fake documents, or misrepresentation.
- Confidentiality: client data may be shared on a need-to-know basis with professionals involved in the case (legal team, valuers) under confidentiality controls.
- Right to reject or pause: Blackbull may reject or pause cases if disclosures are incomplete, inconsistencies are discovered, or risk becomes unacceptable.

Signature Blocks

For Blackbull Chamber of Investment	For Blackbull Law House (Legal Support Partner)
Name: _____	Name: _____
Designation: _____	Designation: _____
Signature: _____	Signature: _____
Date: _____	Date: _____