

**SUB: At the Cusp of Change; To Vishal & Arun**

2nd December, 2016

Dear Vishal and Arun,

We live in democracy and democracy gives us the right of free speech... however, somewhere I had the feeling that you guys are responsible, and won't do anything which can put you in the category of 'irresponsible's'. I am thus astonished to see the kind of communication you guys appear to have started doing! Since when has a genuine aggrieved customer become a dummy... a crook... misguiding... and all the many adjectives you have started using... honestly doesn't reflect well on your part!!

Suddenly, in your books; Actual Offenders who cheated all of us have become Saints, and we the simple investors who were just interested in making little extra than an actual bank investment could have fetched, have been turned into crooks!

Your repeated messages; messages with no constructive purpose apart from attacking us, are sounding like one of those crying babies who just scream to gain attention and have nothing to prove. You might get the attention like a squeaky wheel but definitely you know who gets the genuine service!

Once again, like discussed with you on 11/11 in Delhi High Court, and over a number of calls, repeated messages, and subsequently with with Vikas and JP Syal and others after that, you have failed to even find time to meet us, referring us to Gandhi and Hooda.

I am again taking this initiative... we are at the cusp of the change for the real estate industry... and if we show the will, I am sure can make things happen and be a part of it! We all know revival is the only way forward for all 1700+ investors of ANB, and for that it is important we all meet, discuss and arrive at some consensus.

Ball is in your court. Show and prove that you guys too are as sincere as we are in giving relief to all 1791 investors of ANB.

I am not doing any selective communication like you and ANB promoters are doing; you communicate with small group of Woods; and ANB promoters send out 'Positive Action' communication to their own selective group, leaving people like me blocked from their communication group! This again proves and shows the intention and transparency ANB customers can expect in future!

Just remember we are not rivals and only discussions can bring out solutions... Look forward to your confirmation. Look forward to meeting all genuine customers beyond your core group who may choose to join the meeting.

Regards,  
Renuka Kulkarni