

Loan Account Statement for PLODBHAC000006326868

Mr Ravi N Chaudhari

Loan Account Information as on 19-Mar-2024

Mr Ravi N Chaudhari
Quarter No D-ii/4 Abenut 2 Ordance Factory Estate Bhandara
Bhandara Bhandara
Bhandara
Maharashtra
PIN Code - 441906
India
+91-9960362961
Email: ravichoudhari723@rediffmail.com

Loan Sanction Date	Sanction Amount (₹)	Disbursed Amount (₹)	Anchor Rate / Mark-up (%)	Rate of Interest (%) (Type)	Installment Paid No. / Amount (₹)	Installment Pending No. / Amount (₹)	Future Installment No. / Amount (₹)
17-Jul-2023	2,000,000.00	2,389,000.00	12.00 / 2	14.00 APR (Fixed)	7 / 161,504.00	0 / 0.00	53 / 2,390,180.00

Agreement Id:	6326868	Loan Status:	Active
Product:	Personal OD Drop Line Flexi	Scheme:	Personal Drop Line- Salaried
Branch:	Bhandara CSEL	Currency:	INR (INR)
Anchor Category:	Base Rate	Anchor Code:	BaseRate
Installment Plan:	Equated Installments / Rentals	No. of Adv. Instl. / Amount:	0 / ₹ 0.00
Instl. Start Date:	05-Sep-2023	Instl. End Date:	05-Aug-2028
Tenure:	61 Months	Asset Classification:	REGULAR
Recovery Type:	Installment / Rental	Recovery Sub Type:	Revolving
Collateral Linked	NA		
Account(s):			
Loan Repayment Frequency:	Monthly		

Current Overdue (₹)	Current Late Payment Interest (₹)	Current LPF Receivable (₹)	Interest Accrued At Termination (₹)	Balance Principal (₹)	Total Outstanding (₹)
0.00 DR	0.00 DR	0.00 DR	9,425.00 DR	1,757,000.00 DR	1,766,425.00 DR

Customer Information

Co-Applicant Name:	NA	Guarantor Name:	NA
Customer Segment:		Service Segment:	
Customer Relationship ID:	GLBCUST00001297346		

Repayment Instruments

Installment Amount: ₹ 20,850.00

S. No.	Repayment Mode	Paid By	Account Number	Status	No. of Instruments
1	National Automated Clearing House	PRIMARY (RAVI N CHAUDHARI)	00000032258302794	Active	

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Collateral Information

S. No.	Collateral Type	Collateral Subtype	Collateral Information
There is no Collateral Information.			

Disbursement Information

Disbursal Status: Partial Disbursed Disbursal Payment Status: Disbursal Paid

S. No.	Date	Disbursal To	Disbursal Amount (₹)	Payment Details
1	17-Jul-2023	CUSTOMER - RAVI N CHAUDHARI	2,000,000.00	Amt Disb ₹ 19,31,281.00 vide NEFT dated 17-Jul-2023 with reference No. N199232553989164 In Favor Of Mr RAVI NARAYAN CHOUDHARY
2	05-Sep-2023	CUSTOMER - RAVI N CHAUDHARI	200,000.00	Amt Disb ₹ 2,00,000.00 vide NEFT dated 05-Sep-2023 with reference No. N248232627060109 In Favor Of Mr RAVI NARAYAN CHOUDHARY
3	21-Oct-2023	CUSTOMER - RAVI N CHAUDHARI	100,000.00	Amt Disb ₹ 1,00,000.00 vide NEFT dated 21-Oct-2023 with reference No. N294232699867813 In Favor Of Mr RAVI NARAYAN CHOUDHARY
4	05-Dec-2023	CUSTOMER - RAVI N CHAUDHARI	20,000.00	Amt Disb ₹ 20,000.00 vide NEFT dated 05-Dec-2023 with reference No. N340232770415110 In Favor Of Mr RAVI NARAYAN CHOUDHARY
5	07-Jan-2024	CUSTOMER - RAVI N CHAUDHARI	10,000.00	Amt Disb ₹ 10,000.00 vide NEFT dated 07-Jan-2024 with reference No. N008242823842553 In Favor Of Mr RAVI NARAYAN CHOUDHARY
6	05-Feb-2024	CUSTOMER - RAVI N CHAUDHARI	20,000.00	Amt Disb ₹ 20,000.00 vide NEFT dated 05-Feb-2024 with reference No. N036242865431924 In Favor Of Mr RAVI NARAYAN CHOUDHARY
7	05-Mar-2024	CUSTOMER - RAVI N CHAUDHARI	39,000.00	Amt Disb ₹ 39,000.00 vide NEFT dated 05-Mar-2024 with reference No. N065242916624398 In Favor Of Mr RAVI NARAYAN CHOUDHARY

Part Prepayment/Rescheduling Information

S. No.	Date	Effective Date	Transaction	Transaction Narration
1	11-Mar-2024	11-Mar-2024	Rescheduling - Part Prepayment	Part-prepayment of ₹ 7,000.00 [Effect on Installment Amount]
2	29-Feb-2024	29-Feb-2024	Rescheduling - Part Prepayment	Part-prepayment of ₹ 50,000.00 [Effect on Installment Amount]
3	20-Feb-2024	20-Feb-2024	Rescheduling - Part Prepayment	Part-prepayment of ₹ 10,000.00 [Effect on Installment Amount]
4	25-Jan-2024	25-Jan-2024	Rescheduling - Part Prepayment	Part-prepayment of ₹ 20,000.00 [Effect on Installment Amount]
5	25-Jan-2024	25-Jan-2024	Rescheduling - Part Prepayment	Part-prepayment of ₹ 40,000.00 [Effect on Installment Amount]
6	13-Jan-2024	13-Jan-2024	Rescheduling - Part Prepayment	Part-prepayment of ₹ 15,000.00 [Effect on Installment Amount]
7	29-Dec-2023	29-Dec-2023	Rescheduling - Part Prepayment	Part-prepayment of ₹ 20,000.00 [Effect on Installment Amount]

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S. No.	Date	Effective Date	Transaction	Transaction Narration
8	30-Nov-2023	30-Nov-2023	Rescheduling - Part Prepayment	Part-prepayment of ₹ 30,000.00 [Effect on Installment Amount]
9	31-Oct-2023	31-Oct-2023	Rescheduling - Part Prepayment	Part-prepayment of ₹ 30,000.00 [Effect on Installment Amount]
10	16-Oct-2023	16-Oct-2023	Rescheduling - Part Prepayment	Part-prepayment of ₹ 35,000.00 [Effect on Installment Amount]
11	27-Sep-2023	27-Sep-2023	Rescheduling - Part Prepayment	Part-prepayment of ₹ 50,000.00 [Effect on Installment Amount]
12	02-Aug-2023	02-Aug-2023	Rescheduling - Part Prepayment	Part-prepayment of ₹ 25,000.00 [Effect on Installment Amount]
13	30-Jul-2023	30-Jul-2023	Rescheduling - Part Prepayment	Part-prepayment of ₹ 3,00,000.00 [Effect on Installment Amount]

Transaction Summary

Particulars	Debits (₹)	Credits (₹)	Closing Balance (₹)
Disbursal	2,389,000.00	2,389,000.00	0.00 DR
PEMI	0.00	0.00	0.00 DR
Installments / Pre-payments Principal	632,000.00	632,000.00	0.00 DR
Prepaid Installment	0.00	0.00	0.00 DR
Prepaid Interest	0.00	0.00	0.00 DR
Upfront Interest	0.00	0.00	0.00 DR
Installments Interest	161,504.00	161,504.00	0.00 DR
Instrument Return Charge	0.00	0.00	0.00 DR
Late Payment Interest	0.00	0.00	0.00 DR
LPF Receivable	0.00	0.00	0.00 DR
Other Receivables	68,719.00	68,719.00	0.00 DR
Excess	0.00	0.00	0.00 DR
Other Payables	0.00	0.00	0.00 DR
Misc Receipts Pending for Adjustments	0.00	0.00	0.00 DR
Outstanding	3,251,223.00	3,251,223.00	0.00 DR

Loan Transaction Information from 17-Jul-2023 to 19-Mar-2024

Transaction Date	Value Date	Transaction Type	Particulars	Debit (₹)	Credit (₹)	Net Dues (₹)
17-Jul-2023	17-Jul-2023	Loan Booking / Disbursal	Processing Fee	47,200.00	0.00	47,200.00 DR
17-Jul-2023	17-Jul-2023	Loan Booking / Disbursal	Login Fee (Doc Charges)	2,124.00	0.00	49,324.00 DR
17-Jul-2023	17-Jul-2023	Loan Booking / Disbursal	Stamp Duty	100.00	0.00	49,424.00 DR
17-Jul-2023	17-Jul-2023	Loan Booking / Disbursal	Life Insurance	18,089.00	0.00	67,513.00 DR
17-Jul-2023	17-Jul-2023	Loan Booking / Disbursal	Service Charge for Stamp Duty(Incl. of GST)	26.00	0.00	67,539.00 DR

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Transaction Date	Value Date	Transaction Type	Particulars	Debit (₹)	Credit (₹)	Net Dues (₹)
17-Jul-2023	17-Jul-2023	Loan Booking / Disbursal	Personal Accident Cover	1,180.00	0.00	68,719.00 DR
17-Jul-2023	17-Jul-2023	Loan Booking / Disbursal	Amount Financed	0.00	2,000,000.00	1,931,281.00 CR
17-Jul-2023	17-Jul-2023	Payment	Amount Paid Vide Fund Transfer No. N199232553989164	1,931,281.00	0.00	0.00 DR
30-Jul-2023	30-Jul-2023	Rescheduling - Part Prepayment	Part Pre Payment	300,000.00	0.00	300,000.00 DR
30-Jul-2023	30-Jul-2023	Receipt	Pmnt Rcvd through RTGS Vide Fund Transfer No. IGAPYOPNY4 Receipt No. (NA) for Part Prepayment	0.00	300,000.00	0.00 DR
02-Aug-2023	02-Aug-2023	Rescheduling - Part Prepayment	Part Pre Payment	25,000.00	0.00	25,000.00 DR
02-Aug-2023	02-Aug-2023	Receipt	Pmnt Rcvd through NEFT Vide Fund Transfer No. IGAPZCIOZ8 Receipt No. (NA) for Part Prepayment	0.00	25,000.00	0.00 DR
05-Sep-2023	05-Sep-2023	Loan Booking / Disbursal	Amount Financed	0.00	200,000.00	200,000.00 CR
05-Sep-2023	05-Sep-2023	Installment Billing	Installment due no. (1) posted for date 05-Sep-2023.	33,773.00	0.00	166,227.00 CR
05-Sep-2023	05-Sep-2023	Receipt	Pmnt Rcvd through NACH Vide Fund Transfer No. NSBIN0279426868/1 Receipt No. (NA) for Installment	0.00	33,773.00	200,000.00 CR
05-Sep-2023	05-Sep-2023	Payment	Amount Paid Vide Fund Transfer No. N248232627060109	200,000.00	0.00	0.00 DR
27-Sep-2023	27-Sep-2023	Rescheduling - Part Prepayment	Part Pre Payment	50,000.00	0.00	50,000.00 DR
27-Sep-2023	27-Sep-2023	Receipt	Pmnt Rcvd through NEFT Vide Fund Transfer No. 223328100234 Receipt No. (NA) for Part Prepayment	0.00	50,000.00	0.00 DR
05-Oct-2023	05-Oct-2023	Installment Billing	Installment due no. (2) posted for date 05-Oct-2023.	21,422.00	0.00	21,422.00 DR
05-Oct-2023	05-Oct-2023	Receipt	Pmnt Rcvd through NACH Vide Fund Transfer No. NSBIN0279426868/2 Receipt No. (NA) for Installment	0.00	21,422.00	0.00 DR
16-Oct-2023	16-Oct-2023	Rescheduling - Part Prepayment	Part Pre Payment	35,000.00	0.00	35,000.00 DR
16-Oct-2023	16-Oct-2023	Receipt	Pmnt Rcvd through NEFT Vide Fund Transfer No. 224879697490 Receipt No. (NA) for Part Prepayment	0.00	35,000.00	0.00 DR
21-Oct-2023	21-Oct-2023	Loan Booking / Disbursal	Amount Financed	0.00	100,000.00	100,000.00 CR

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Transaction Date	Value Date	Transaction Type	Particulars	Debit (₹)	Credit (₹)	Net Dues (₹)
21-Oct-2023	21-Oct-2023	Payment	Amount Paid Vide Fund Transfer No. N294232699867813	100,000.00	0.00	0.00 DR
31-Oct-2023	31-Oct-2023	Rescheduling - Part Prepayment	Part Pre Payment	30,000.00	0.00	30,000.00 DR
31-Oct-2023	31-Oct-2023	Receipt	Pmnt Rcvd through NEFT Vide Fund Transfer No. 226080227119 Receipt No. (NA) for Part Prepayment	0.00	30,000.00	0.00 DR
05-Nov-2023	05-Nov-2023	Installment Billing	Installment due no. (3) posted for date 05-Nov-2023.	21,949.00	0.00	21,949.00 DR
05-Nov-2023	05-Nov-2023	Receipt	Pmnt Rcvd through NACH Vide Fund Transfer No. NSBIN0279426868/3 Receipt No. (NA) for Installment	0.00	21,949.00	0.00 DR
30-Nov-2023	30-Nov-2023	Rescheduling - Part Prepayment	Part Pre Payment	30,000.00	0.00	30,000.00 DR
30-Nov-2023	30-Nov-2023	Receipt	Pmnt Rcvd through NEFT Vide Fund Transfer No. IGAQMZFOL8 Receipt No. (NA) for Part Prepayment	0.00	30,000.00	0.00 DR
05-Dec-2023	05-Dec-2023	Loan Booking / Disbursal	Amount Financed	0.00	20,000.00	20,000.00 CR
05-Dec-2023	05-Dec-2023	Installment Billing	Installment due no. (4) posted for date 05-Dec-2023.	21,345.00	0.00	1,345.00 DR
05-Dec-2023	05-Dec-2023	Receipt	Pmnt Rcvd through NACH Vide Fund Transfer No. NSBIN0279426868/4 Receipt No. (NA) for Installment	0.00	21,345.00	20,000.00 CR
06-Dec-2023	05-Dec-2023	Payment	Amount Paid Vide Fund Transfer No. N340232770415110	20,000.00	0.00	0.00 DR
29-Dec-2023	29-Dec-2023	Rescheduling - Part Prepayment	Part Pre Payment	20,000.00	0.00	20,000.00 DR
29-Dec-2023	29-Dec-2023	Receipt	Pmnt Rcvd through NEFT Vide Fund Transfer No. IGAQQIVWG1 Receipt No. (NA) for Part Prepayment	0.00	20,000.00	0.00 DR
05-Jan-2024	05-Jan-2024	Installment Billing	Installment due no. (5) posted for date 05-Jan-2024.	21,936.00	0.00	21,936.00 DR
05-Jan-2024	05-Jan-2024	Receipt	Pmnt Rcvd through NACH Vide Fund Transfer No. NSBIN0279426868/5 Receipt No. (NA) for Installment	0.00	21,936.00	0.00 DR
07-Jan-2024	07-Jan-2024	Loan Booking / Disbursal	Amount Financed	0.00	10,000.00	10,000.00 CR
08-Jan-2024	07-Jan-2024	Payment	Amount Paid Vide Fund Transfer No. N008242823842553	10,000.00	0.00	0.00 DR
13-Jan-2024	13-Jan-2024	Rescheduling - Part Prepayment	Part Pre Payment	15,000.00	0.00	15,000.00 DR

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Transaction Date	Value Date	Transaction Type	Particulars	Debit (₹)	Credit (₹)	Net Dues (₹)
13-Jan-2024	13-Jan-2024	Receipt	Pmnt Rcvd through NEFT Vide Fund Transfer No. IGAQSGHVO8 Receipt No. (NA) for Part Prepayment	0.00	15,000.00	0.00 DR
25-Jan-2024	25-Jan-2024	Rescheduling - Part Prepayment	Part Pre Payment	40,000.00	0.00	40,000.00 DR
25-Jan-2024	25-Jan-2024	Rescheduling - Part Prepayment	Part Pre Payment	20,000.00	0.00	60,000.00 DR
25-Jan-2024	25-Jan-2024	Receipt	Pmnt Rcvd through NEFT Vide Fund Transfer No. IGAQTPWFM4 Receipt No. (NA) for Part Prepayment	0.00	40,000.00	20,000.00 DR
25-Jan-2024	25-Jan-2024	Receipt	Pmnt Rcvd through NEFT Vide Fund Transfer No. IGAQTRSBH4 Receipt No. (NA) for Part Prepayment	0.00	20,000.00	0.00 DR
05-Feb-2024	05-Feb-2024	Loan Booking / Disbursal	Amount Financed	0.00	20,000.00	20,000.00 CR
05-Feb-2024	05-Feb-2024	Installment Billing	Installment due no. (6) posted for date 05-Feb-2024.	21,427.00	0.00	1,427.00 DR
05-Feb-2024	05-Feb-2024	Payment	Amount Paid Vide Fund Transfer No. N036242865431924	20,000.00	0.00	21,427.00 DR
05-Feb-2024	05-Feb-2024	Receipt	Pmnt Rcvd through NACH Vide Fund Transfer No. NSBIN0279426868/6 Receipt No. (NA) for Installment	0.00	21,427.00	0.00 DR
20-Feb-2024	20-Feb-2024	Rescheduling - Part Prepayment	Part Pre Payment	10,000.00	0.00	10,000.00 DR
20-Feb-2024	20-Feb-2024	Receipt	Pmnt Rcvd through NEFT Vide Fund Transfer No. IGAQWUJNK2 Receipt No. (NA) for Part Prepayment	0.00	10,000.00	0.00 DR
29-Feb-2024	29-Feb-2024	Rescheduling - Part Prepayment	Part Pre Payment	50,000.00	0.00	50,000.00 DR
29-Feb-2024	29-Feb-2024	Receipt	Pmnt Rcvd through NEFT Vide Fund Transfer No. IGAQXVXE4 Receipt No. (NA) for Part Prepayment	0.00	50,000.00	0.00 DR
05-Mar-2024	05-Mar-2024	Loan Booking / Disbursal	Amount Financed	0.00	39,000.00	39,000.00 CR
05-Mar-2024	05-Mar-2024	Installment Billing	Installment due no. (7) posted for date 05-Mar-2024.	19,652.00	0.00	19,348.00 CR
05-Mar-2024	05-Mar-2024	Payment	Amount Paid Vide Fund Transfer No. N065242916624398	39,000.00	0.00	19,652.00 DR
05-Mar-2024	05-Mar-2024	Receipt	Pmnt Rcvd through NACH Vide Fund Transfer No. NSBIN0279426868/7 Receipt No. (NA) for Installment	0.00	19,652.00	0.00 DR

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Transaction Date	Value Date	Transaction Type	Particulars	Debit (₹)	Credit (₹)	Net Dues (₹)
11-Mar-2024	11-Mar-2024	Rescheduling - Part Prepayment	Part Pre Payment	7,000.00	0.00	7,000.00 DR
11-Mar-2024	11-Mar-2024	Receipt	Pmnt Rcvd through NEFT Vide Fund Transfer No. IGAQZECIR5 Receipt No. (NA) for Part Prepayment	0.00	7,000.00	0.00 DR

Linking Details

S. No.	Type Of Linking	Account # (Primary)	Account # (Secondary)	Collateral ID
There are no Linking Details.				

Unrealized Receipts Information

S. No.	Receipt #	Transaction Ref No.	Payment Mode	Instrument #	Receipt Date	Instrument Date	Receipt Amount (₹)	Status
There are no Uncleared Receipts as on 19-Mar-2024.								

List Of Instruments/Receipts Cleared

S. No.	Receipt #	Payment Mode	Bank-Branch-City	Instrument#/Fund Transfer Ref #	Receipt Date	Instrument Date	Instrument Amount (₹)	Realization Date
1		Electronic Fund Transfer	STATE BANK OF INDIA-MEDICAL COLLEGE-COMMON	NSBIN0279426868/7	05-Mar-2024	05-Mar-2024	19,652.00	05-Mar-2024
2		Electronic Fund Transfer	STATE BANK OF INDIA-MEDICAL COLLEGE-COMMON	NSBIN0279426868/6	05-Feb-2024	05-Feb-2024	21,427.00	05-Feb-2024
3		Electronic Fund Transfer	STATE BANK OF INDIA-MEDICAL COLLEGE-COMMON	NSBIN0279426868/5	05-Jan-2024	05-Jan-2024	21,936.00	05-Jan-2024
4		Electronic Fund Transfer	STATE BANK OF INDIA-MEDICAL COLLEGE-COMMON	NSBIN0279426868/4	05-Dec-2023	05-Dec-2023	21,345.00	05-Dec-2023
5		Electronic Fund Transfer	STATE BANK OF INDIA-MEDICAL COLLEGE-COMMON	NSBIN0279426868/3	05-Nov-2023	05-Nov-2023	21,949.00	05-Nov-2023

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List Of Instruments/Receipts Bounced

S. No.	Receipt #	Payment Mode	Bank-Branch-City	Instrument#/Fund Transfer Ref #	Receipt Date	Instrument Date	Instrument Amount (₹)	Bounce Date	Bounce Reason
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There are no bounce instruments/receipts.

** List of instruments shown are for a maximum of last 5 presentation cycle(s) only.

** List of repayments instruments shown are for installment purpose only.

Cholamandalam Investment and Finance Company Limited**Service centers**

NA

Regd Off : Cholamandalam Investment and Finance Company Limited (Chola), Dare House, 1st Floor, No.2, N.S.C. Bose Road, Parrys, Chennai – 600001

Corp Off : CREST C54 & 55 SUPER B-4 THIRU VI KA INDUSTRIAL ESTATE ,GUINDY CHENNAI 600032 Website: www.cholamandalam.com

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