

STATEMENT OF ACCOUNT



FINSERV

Customer ID	232451007
Name	RAVI N CHAUDHARI
Mailing Address	XXXX XXXX XXXXXXXX XXXXXX XXXX XX XXXX XXXXXXXX XXXXX XXXXXX NAGPUR MAHARASHTRA INDIA RAMESHWARI ROAD BHAGWAN NAGAR NAGPUR 440027
Registered Mobile Number	99xxxxxx61
Registered Email ID	raxxxxxxxxxxx23@rediffmail.com
Branch	NAGPUR
Number Of Active Loans	1
Product Type	NW DOCTOR LOAN HYBRID FLEXI
Virtual Account Number (VAN)	NA

LOAN ACCOUNT STATEMENT FOR P406PHF8504001

LOAN DETAILS

Loan Amount (Rs.)	16,55,663.00
Annualised Rate of Interest	14.6%
Interest Rate Type	Fixed
Loan Tenure (In months)	96
Instalment Amount (Rs.)	19,415.00
Loan Disbursal Date	18-07-2023
Interest start date	18-07-2023
First Instalment Due Date	02-09-2023
Last Instalment Due Date	02-08-2031
Total Loan Amount Repaid (Rs.)	7,40,868.00
Current Annual/ Additional Maintenance Charge (AMC) %	0.59 %
Future Annual/ Additional Maintenance Charge Amount (Rs.)	9,768.00
Future Annual/ Additional Maintenance Charge Month/ Year	JULY/2024
Dropline Loan Amount (Rs.)	16,55,663.00
Utilized Loan Amount (Rs.)	16,04,902.00
Available Loan Amount (Rs.)	50,761.00
Principal Outstanding Amount (Rs.)	16,04,902.00
Future Instalment Number (In Months)	89
Future Principal Component (Rs.)	16,04,902.00
Future Interest Component (Rs.)	12,51,804.00
Loan Status	Active
Loan Closure Date	NA

LOAN FINANCIAL SUMMARY AS ON 19-03-2024

Component	Due (In Rupees)	Receipt (In Rupees)	Overdue (In Rupees)
Instalment Amount	1,42,107.00	1,42,107.00	0.00
Principal Component	0.00	0.00	0.00
Interest Component	1,42,107.00	1,42,107.00	0.00
Bounce Charges	0.00	0.00	0.00
Other Receivables	0.00	0.00	0.00
Other Payables	0.00	0.00	0.00
Unadjusted Amount	0.00	0.00	0.00
NET RECEIVABLE (In Rupees)			0.00

LOAN TRANSACTION DETAILS BETWEEN 18-07-2023 TO 19-03-2024

TRANSACTION DATE	VALUE DATE	PARTICULARS	DEBIT (In Rupees)	CREDIT (In Rupees)	BALANCE (In Rupees)
18-07-2023	18-07-2023	Disbursement Amount Paid Online Vide Reference No. 192947173	15,96,600.00	0.00	15,96,600.00
18-07-2023	18-07-2023	STAMP DUTY Deducted From Loan Amount	3,400.00	0.00	16,00,000.00
18-07-2023	18-07-2023	PROCESSING FEE Deducted From Loan Amount	29,305.00	0.00	16,29,305.00
18-07-2023	18-07-2023	DOCUMENTATION CHARGES Deducted From Loan Amount	2,360.00	0.00	16,31,665.00
18-07-2023	18-07-2023	FLEXI FEE Deducted From Loan Amount	7,999.00	0.00	16,39,664.00
18-07-2023	18-07-2023	HDFC CREDIT PROTECTION PLUS Insurance Policy Premium Deducted From Loan Amount	10,000.00	0.00	16,49,664.00
18-07-2023	18-07-2023	CPP CREDIT HEALTH PLUS Insurance Policy Premium Deducted From Loan Amount	5,999.00	0.00	16,55,663.00
30-07-2023	30-07-2023	Payment Received ONLINE vide Reference No. 17838049992 for Part Payment/Overdue and Charges	0.00	3,00,000.00	13,55,663.00
03-08-2023	02-08-2023	Payment Received ONLINE vide Reference No. 17860445771 for Part Payment/Overdue and Charges	0.00	25,000.00	13,30,663.00
02-09-2023	02-09-2023	Due for Instalment No. 1 (EMI - 25764.00,Principal-0.00,Interest-25764.00)	25,764.00	0.00	13,56,427.00
02-09-2023	02-09-2023	Amount Received for Instalment	0.00	25,764.00	13,30,663.00
05-09-2023	05-09-2023	Amount Paid Online Vide Reference No. 042271769	3,00,000.00	0.00	16,30,663.00
27-09-2023	27-09-2023	Payment Received ONLINE vide Reference No. 18213400365 for Part Payment/Overdue and Charges	0.00	25,000.00	16,05,663.00
02-10-2023	02-10-2023	Due for Instalment No. 2 (EMI - 19424.00,Principal-0.00,Interest-19424.00)	19,424.00	0.00	16,25,087.00
02-10-2023	02-10-2023	Amount Received for Instalment	0.00	19,424.00	16,05,663.00

16-10-2023	16-10-2023	Payment Received ONLINE vide Reference No. 18365419779 for Part Payment/Overdue and Charges	0.00	25,000.00	15,80,663.00
21-10-2023	21-10-2023	Amount Paid Online Vide Reference No. 023354067	35,000.00	0.00	16,15,663.00
02-11-2023	02-11-2023	Due for Instalment No. 3 (EMI - 19530.00,Principal-0.00,Interest-19530.00)	19,530.00	0.00	16,35,193.00
02-11-2023	02-11-2023	Amount Received for Instalment	0.00	19,530.00	16,15,663.00
30-11-2023	30-11-2023	Payment Received ONLINE vide Reference No. 18645645376 for Part Payment/Overdue and Charges	0.00	20,000.00	15,95,663.00
02-12-2023	02-12-2023	Due for Instalment No. 4 (EMI - 19641.00,Principal-0.00,Interest-19641.00)	19,641.00	0.00	16,15,304.00
02-12-2023	02-12-2023	Amount Received for Instalment	0.00	19,657.00	15,95,647.00
03-12-2023	03-12-2023	Amount Adjusted	16.00	16.00	15,95,647.00
05-12-2023	05-12-2023	Amount Paid Online Vide Reference No. 229742345	5,000.00	0.00	16,00,647.00
11-12-2023	11-12-2023	Amount Paid Online Vide Reference No. 112466324	5,000.00	0.00	16,05,647.00
29-12-2023	29-12-2023	Payment Received ONLINE vide Reference No. 18841602571 for Part Payment/Overdue and Charges	0.00	20,000.00	15,85,647.00
02-01-2024	02-01-2024	Due for Instalment No. 5 (EMI - 19486.00,Principal-0.00,Interest-19486.00)	19,486.00	0.00	16,05,133.00
02-01-2024	02-01-2024	Amount Received for Instalment	0.00	19,511.00	15,85,622.00
03-01-2024	03-01-2024	Amount Adjusted	25.00	25.00	15,85,622.00
05-01-2024	05-01-2024	Amount Paid Online Vide Reference No. 903607958	25,000.00	0.00	16,10,622.00
13-01-2024	13-01-2024	Payment Received ONLINE vide Reference No. 18946493161 for Part Payment/Overdue and Charges	0.00	20,000.00	15,90,622.00
25-01-2024	25-01-2024	Payment Received ONLINE vide Reference No. 19029770914 for Part Payment/Overdue and Charges	0.00	35,000.00	15,55,622.00
25-01-2024	25-01-2024	Payment Received ONLINE vide Reference No. 19033174191 for Part Payment/Overdue and Charges	0.00	20,000.00	15,35,622.00
02-02-2024	02-02-2024	Due for Instalment No. 6 (EMI - 19255.00,Principal-0.00,Interest-19255.00)	19,255.00	0.00	15,54,877.00
02-02-2024	02-02-2024	Amount Paid Online Vide Reference No. 906362471	20,000.00	0.00	15,74,877.00
02-02-2024	02-02-2024	Amount Paid Online Vide Reference No. 393314565	18,000.00	0.00	15,92,877.00
02-02-2024	02-02-2024	Amount Received for Instalment	0.00	19,255.00	15,73,622.00
03-02-2024	03-02-2024	Amount Paid Online Vide Reference No. 003492364	18,000.00	0.00	15,91,622.00
05-02-2024	05-02-2024	Amount Paid Online Vide Reference No. 009556262	40,000.00	0.00	16,31,622.00
16-02-2024	16-02-2024	Payment Received ONLINE vide Reference No. 19192789697 for Part Payment/Overdue and Charges	0.00	15,000.00	16,16,622.00
25-02-2024	25-02-2024	Amount Paid Online Vide Reference No. 073009862	10,000.00	0.00	16,26,622.00

29-02-2024	29-02-2024	Payment Received ONLINE vide Reference No. 19291486977 for Part Payment/Overdue and Charges	0.00	40,000.00	15,86,622.00
29-02-2024	29-02-2024	Payment Received ONLINE vide Reference No. 19291543446 for Part Payment/Overdue and Charges	0.00	35,000.00	15,51,622.00
02-03-2024	02-03-2024	Due for Instalment No. 7 (EMI - 19007.00,Principal-0.00,Interest-19007.00)	19,007.00	0.00	15,70,629.00
02-03-2024	02-03-2024	Amount Paid Online Vide Reference No. 056295980	20,000.00	0.00	15,90,629.00
02-03-2024	02-03-2024	Amount Received for Instalment	0.00	19,727.00	15,70,902.00
03-03-2024	03-03-2024	Amount Paid Online Vide Reference No. 903126123	18,000.00	0.00	15,88,902.00
04-03-2024	04-03-2024	Amount Adjusted	720.00	720.00	15,88,902.00
05-03-2024	05-03-2024	Amount Paid Online Vide Reference No. 231536349	18,000.00	0.00	16,06,902.00
05-03-2024	05-03-2024	Payment Received ONLINE vide Reference No. 19331860064 for Part Payment/Overdue and Charges	0.00	18,000.00	15,88,902.00
18-03-2024	18-03-2024	Amount Paid Online Vide Reference No. 020433969	16,000.00	0.00	16,04,902.00
		Total	23,46,531.00	7,41,629.00	
		Final Balance Due	16,04,902.00		

Annual Maintenance Charges Summary

Anniversary Month/Year	AMC Amount Due (Rs.)	Received (Rs.)	Balance (Rs.)
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PART PREPAYMENT/ ADDITIONAL DISBURSEMENT DETAILS 18-07-2023 TO 19-03-2024

DATE	Description	Amount (In Rupees)
30-07-2023	Part Payment Received	3,00,000.00
03-08-2023	Part Payment Received	25,000.00
05-09-2023	Additional Amount Disbursed	3,00,000.00
27-09-2023	Part Payment Received	25,000.00
16-10-2023	Part Payment Received	25,000.00
21-10-2023	Additional Amount Disbursed	35,000.00
30-11-2023	Part Payment Received	20,000.00
03-12-2023	Part Payment Received	16.00
05-12-2023	Additional Amount Disbursed	5,000.00
11-12-2023	Additional Amount Disbursed	5,000.00
29-12-2023	Part Payment Received	20,000.00

03-01-2024	Part Payment Received	25.00
05-01-2024	Additional Amount Disbursed	25,000.00
13-01-2024	Part Payment Received	20,000.00
25-01-2024	Part Payment Received	35,000.00
25-01-2024	Part Payment Received	20,000.00
02-02-2024	Additional Amount Disbursed	20,000.00
02-02-2024	Additional Amount Disbursed	18,000.00
03-02-2024	Additional Amount Disbursed	18,000.00
05-02-2024	Additional Amount Disbursed	40,000.00
16-02-2024	Part Payment Received	15,000.00
25-02-2024	Additional Amount Disbursed	10,000.00
29-02-2024	Part Payment Received	40,000.00
29-02-2024	Part Payment Received	35,000.00
02-03-2024	Additional Amount Disbursed	20,000.00
03-03-2024	Additional Amount Disbursed	18,000.00
04-03-2024	Part Payment Received	720.00
05-03-2024	Additional Amount Disbursed	18,000.00
05-03-2024	Part Payment Received	18,000.00
18-03-2024	Additional Amount Disbursed	16,000.00

BOUNCE DETAILS 18-07-2023 TO 19-03-2024

S.NO	Transaction Date	Cheque Number	Cheque Amount	Bounce Reason	City	Bank Name
NA	NA	NA	NA	NA	NA	NA

Note:

1. All values are as per Bajaj Finance Limited's records on the date of generating the Statement of Account (SOA).
2. "Instalment" means the monthly instalment comprising of only interest or only principal or interest plus principal component of the loan amount to be paid as per the repayment schedule
3. Penal Interest % mentioned in the agreement/ T & C will be calculated on daily basis from the EMI dishonoured date till the date of receipt of EMI payment.

4. All the charges levied are Inclusive of applicable taxes.

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