

## IMPORTANCE OF FOLLOWING REPAYMENT SCHEDULE

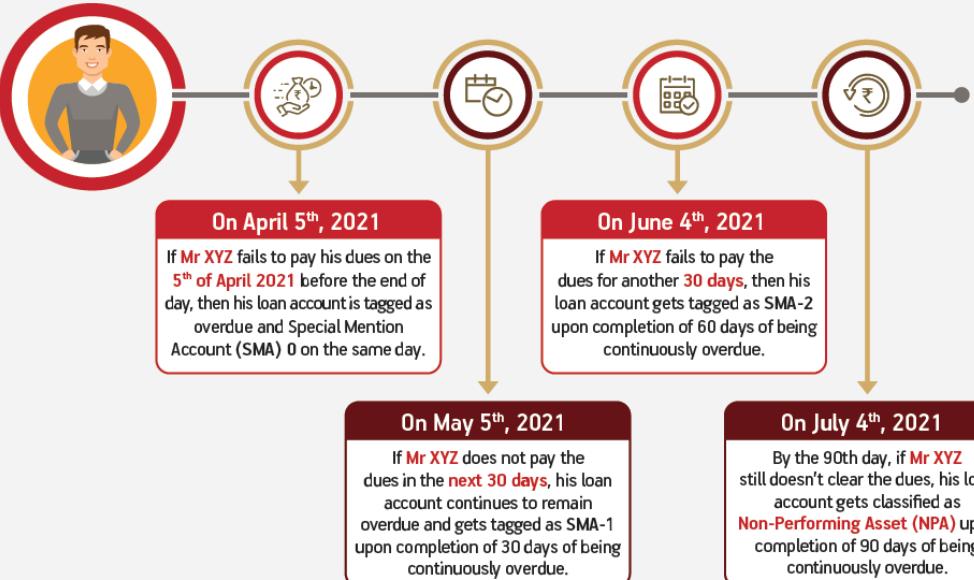
The repayment schedule/payment advice that you receive while taking a loan from ABHFL is a document that helps you to know the dates when you are required to pay interest, principal and other charges if any, to ABHFL for the loan availed and helps you to manage your loan account efficiently and meet the obligations in a timely manner.

Here's what happens to your loan account  
if you miss paying your dues on time.

Basis the number of days your dues (dues means instalment of principal, interest and other charges if any) remain unpaid and overdue, your loan account gets classified into various categories. These categories influence your Credit Bureau Score, which may further affect your borrowing capacity in future.

### Example

Suppose **Mr XYZ** has taken a loan of Rs. 20 lakhs for 240 months and the due date to pay is 5<sup>th</sup> of every month and say his next **due date** for payment is **April 05, 2021**.



The above illustration is also applicable for revolving facilities where either outstanding balance remains continuously in excess of the sanctioned limit /drawing power whichever is less or interest is overdue and not paid on due dates.