ACCOUNT STATEMENT

Generated Electronically as on 15 August, 2022







MANISH SINGH RAWAT

Dobari Masi Almora,uttarakhand,,almora,almora Almora Almora - 263658



706-016-6692



rawatmasi@gmail.com

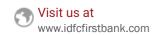
Summary of Loan Account						
A/C No	Products	EMI Amount	Remaining EMI(s)	Principal Outstanding	EMI(s) Overdue	Charges Overdue
69518781	Personal Loan	2,364	1	2,316	0	0

* To know principal outstanding for loan against property / home loans please get in touch with our customer service please call 1860-500-9900

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All charges mentioned in the statement are exclusive of GST. GST will be charged as per the applicable rules and regulations.

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	LOAN		EMI	PAYMENTS & C	HARGES
A/C No	69518781	EMI Amount	₹ 2,364.00	Last Payment Date	12 August 2022
Loan Amount	₹ 13,240.00	EMI Start Month	April 2022	Last Payment Amount	₹ 2,362.00
Net Tenure	6 Months	EMI End Month	September 2022	Payment Mode	Others
Gross Tenure	6 Months	EMI Due On	01 of every month	EMI Overdue	₹ 0.00
Status	Active	Remaining EMI(s)	1	Bounce Charges Overdue	₹ 0.00
Disbursed Date	30 Mar, 2022			Penalty Charges Overdue	₹ 0.00
				Other charges	₹ 0.00
				Unadjusted Payments	₹ 2,362.00
				Pay	

Transactio	n Details			
April 2022				
Date	Particular	Remark	Debit	Credit
01-04-2022	Due For Instalment 1	-	2,364.00	0.00
04-04-2022	Payment Received	Cheque No.:14962078061-25064056 Receipt No KN0X220404073012662228324739141761837245	0.00	2,364.00
14-04-2022	Payment Received	Cheque No.:15016753094-26393127 Receipt No.— KN0X220414140733834865938171479689455544	0.00	2,364.00
May 2022				
Date	Particular	Remark	Debit	Credit
01-05-2022	Due For Instalment 2	-	2,364.00	0.00
01-05-2022	Amount Adjusted	-	2,364.00	2,364.00
11-05-2022	Payment Received	Cheque No.:15158835893-28933786 Receipt No KN0X220511173019768534241389298444351511	0.00	2,364.00
June 2022				
Date	Particular	Remark	Debit	Credit
01-06-2022	Due For Instalment 3	-	2,364.00	0.00
01-06-2022	Amount Adjusted	-	2,364.00	2,364.00
09-06-2022	Payment Received	Cheque No.:15312003283-31700018 Receipt No KNOX220609061213726499816434312782384252	0.00	2,364.00
July 2022				















Transactio	n Details			
Date	Particular	Remark	Debit	Credit
01-07-2022	Due For Instalment 4	·	2,364.00	0.00
01-07-2022	Amount Adjusted		2,364.00	2,364.00
13-07-2022	Payment Received	Cheque No.:15500928294-35526767 Receipt No.— KN0X220713161223225291595932331781863425	0.00	2,364.00
August 2022				
Date	Particular	Remark	Debit	Credit
01-08-2022	Due For Instalment 5	·	2,364.00	0.00
01-08-2022	Amount Adjusted	·	2,364.00	2,364.00
12-08-2022	Payment Received	Cheque No.:15668944746-38527863 Receipt No.— KN0X220812132606911147541137222947621778	0.00	2,362.00







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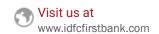
Products/Type of charges	Personal Loan
EMI Bounce charges per presentation*	400
Late payment/Penal charges/ Default interest/Overdue (per month)	2% of the unpaid EMI or Rs 300 whichever is higher
Cheque Swap charges (per swap)*	500
Cancellation & Rebooking charges	10000 within 30 days of disbursement or 1st EMI presentation whichever is earlier. Post 30 days or 1st EMI presentation request for cancellation will be treated as foreclosure
Foreclosure / Prepayment charges*	5% of principle outstanding amount
Loan re scheduling charges (per re scheduling)	NA
Duplicate No Objection Certificate Issuance Charges*	500
Physical Repayment Schedule *	500
Physical Statement of Account*	500
Document retrieval charges (per retrieval)*	500
Stamping Charges	As per actuals
Processing fees	Up to 3.5% of the total loan amount
List of Documents	NA
Part Payment charges	Part Payment is not allowed
Initial Money Deposit/ Application Fees (Non-refundable)	NA
EBC Replacement Fee (if EBC Applicable)	
Easy Buy Card Replacement Fee (If Easy Buy Card Applicable)	
EBC & Push Card fee(if applicable)	
EMI Pickup/ Collection Charges*	350

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Products/Type of charges	Personal Loan
Admin Charges (If Applicable)	
Pre EMI	
Security Post Dated Cheque Waiver	
Legal/Collections/ Repossession & Incidental Charges	
PDD charges	
Valuation Charges (If applicable)	
Admin Fee (if applicable)	
Other Charges (if applicable)	

*Charges above are exclusive of GST

Please note

- 1) First Presentation will be done on the 2nd or 5th each month. Kindly ensure your account is funded with sufficient funds by 1st or 4th each month to avoid levy of charges
- 2) If the EMI for the month bounces and payment against the same is not received in the same month, late payment charges will be applicable. These will be charged every month on a recurring basis till the payment is received
- 3) Above charges are exclusive of GST
- 4) Non-payment of any of the charges levied will be reported to the Credit information company (including CIBIL) and will affect the credit score.
- 5) * incase a company, firm, etc. is a part of the loan structure; foreclosure charges/ penalty/levy can be levied as stated in the sanction conditions will be Applicable.
- 6) Schedule of charges are subject to change as per company's discretion from time to time. The company reserves the right to introduce any new charges or fees, as it may deem appropriate. Please visit "www.idfcfirstbank.com" to view the updated loan charges.

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