

 HITEN PREMCHAND SHAH  
5570358935

CUSTOMER ADDRESS	MOBILE NO	EMAIL ID	CKYC ID
21 4 Kavita Apartment 5th Floor Block No 52 Tilak Road Mumbai - 400031	981-995-0050	hitenshah003@gmail.com	xxxxxxxxxxx6503

Summary of Loan Account			
Loan Status	Active	Amount Financed	₹ 70,00,000
Loan A/c No.	103056821	Amount Disbursed To Customer	₹ 70,00,000
Product Name	Mortgage Loan	EMI Amount	₹ 73,227
Branch Name	MUMBAI	Tenure	168 Months
Disbursed Date	31 Jan, 2023	Interest Rate Type	FLOATING
		Rate Of Interest	8.5% (Monthly Reducing)



EMI	
EMI Start Date	10-03-2023
EMI End Date	10-02-2037
EMI Due Date	10th of every month
Remaining EMI(s)	136
Repayment Frequency	Monthly
Repayment Mode	Others
Repayment Bank Name	BANK OF BARODA
Repayment Bank A/C No	XXXXXXXXXXXX3728

PAYMENTS & CHARGES			
Principal Paid	₹ 6,45,232.26	Bounce Charges Overdue	₹ 0.00
Interest Paid	₹ 16,72,959.74	Bounce Charges Paid	₹ 0.00
EMI Paid	₹ 73,227.00	Penalty Charges Overdue	₹ 0.00
EMI Overdue	₹ 0.00	Other charges	₹ 0.00
Total Outstanding Amount	₹ 0.00	Last Payment Date	07-11-2025
Overdue Principal Amount	₹ 0.00	Unadjusted Payments	₹ 0.00
Overdue Interest Amount	₹ 0.00	Last Payment Amount	₹ 0.00

PAY

Transaction Details

Sr.N	Transaction Date	Value Date	Particulars	Debit	Credit
1	31-01-2023	31-01-2023	Amt Financed- Payable	0.00	45,35,000.00
2	31-01-2023	31-01-2023	Fg Insurance Premium Property(R)- Due	18,420.00	0.00
3	31-01-2023	31-01-2023	Admin Fees From Customer- Due (Incl. Tax)	7,670.00	0.00
4	31-01-2023	31-01-2023	Stamp Duty - Irr - Nded- Due (Incl. Tax)	1,100.00	0.00
5	31-01-2023	31-01-2023	Hdfc Life Insurance Premium(R)- Due	46,669.00	0.00



## Transaction Details

6	31-01-2023	31-01-2023	Upfront Pre Emi Interest- Due	11,803.00	0.00
7	31-01-2023	31-01-2023	Pf Recd Frm Cust- Due (Incl. Tax)	41,300.00	0.00
8	31-01-2023	31-01-2023	Amount Paid Vide DD No.:592600 Receipt No. ( N.A.)	44,08,038.00	0.00
9	27-02-2023	27-02-2023	Amt Financed- Payable	0.00	24,65,000.00
10	27-02-2023	27-02-2023	Amount Paid Vide Cheque No.:IDFBR52023022800328235 Receipt No. ( N.A.)	24,65,000.00	0.00
11	10-03-2023	10-03-2023	Due For Instalment 1	47,356.00	0.00
12	14-03-2023	10-03-2023	Pmnt Rcvd Vide NACH No.:000305 Receipt No.---- ( N.A.)	0.00	47,356.00
13	10-04-2023	10-04-2023	Due For Instalment 2	74,026.00	0.00
14	11-04-2023	10-04-2023	Pmnt Rcvd Vide NACH No.:Z103056821/2-1 Receipt No.---- ( N.A.)	0.00	74,026.00
15	10-05-2023	10-05-2023	Due For Instalment 3	73,227.00	0.00
16	11-05-2023	10-05-2023	Pmnt Rcvd Vide NACH No.:Z103056821/3-1 Receipt No.---- ( N.A.)	0.00	73,227.00
17	10-06-2023	10-06-2023	Due For Instalment 4	73,227.00	0.00
18	11-06-2023	10-06-2023	Pmnt Rcvd Vide NACH No.:Z103056821/4-2 Receipt No.---- ( N.A.)	0.00	73,227.00
19	10-07-2023	10-07-2023	Due For Instalment 5	73,227.00	0.00
20	11-07-2023	10-07-2023	Pmnt Rcvd Vide NACH No.:Z103056821/5-2 Receipt No.---- ( N.A.)	0.00	73,227.00
21	10-08-2023	10-08-2023	Due For Instalment 6	73,227.00	0.00
22	11-08-2023	10-08-2023	Pmnt Rcvd Vide NACH No.:Z103056821/6-2 Receipt No.---- ( N.A.)	0.00	73,227.00
23	10-09-2023	10-09-2023	Due For Instalment 7	73,227.00	0.00
24	11-09-2023	10-09-2023	Pmnt Rcvd Vide NACH No.:Z103056821/7-2 Receipt No.---- ( N.A.)	0.00	73,227.00
25	09-10-2023	09-10-2023	Pmnt Rcvd Vide Cheque No.:138091759 Receipt No.---- TPSL103056821L09102023638324517197082085QP	0.00	6,505.53
26	10-10-2023	10-10-2023	Due For Instalment 8	73,227.00	0.00
27	10-10-2023	10-10-2023	Amount Adjusted	6,505.53	6,505.53
28	11-10-2023	10-10-2023	Pmnt Rcvd Vide NACH No.:Z103056821/8-2 Receipt No.---, ( N.A.) INR 73,227.00	0.00	66,721.47
29	11-10-2023	10-10-2023	Pmnt Rcvd Vide NACH No.:Z103056821/8-2 Receipt No.---, ( N.A.) INR 73,227.00	0.00	6,505.53
30	16-10-2023	16-10-2023	Switch Fee - Rate Reduction-Switch Fee @ 0.08% Due (Incl. Tax)	6,505.53	0.00
31	16-10-2023	16-10-2023	Amount Adjusted	6,505.53	6,505.53
32	10-11-2023	10-11-2023	Due For Instalment 9	73,227.00	0.00
33	11-11-2023	10-11-2023	Pmnt Rcvd Vide NACH No.:Z103056821/9-3 Receipt No.---- ( N.A.)	0.00	73,227.00





## Transaction Details

34	10-12-2023	10-12-2023	Due For Instalment 10	73,227.00	0.00
35	11-12-2023	10-12-2023	Pmnt Rcvd Vide NACH No.:Z103056821/10-3 Receipt No.---- ( N.A.)	0.00	73,227.00
36	10-01-2024	10-01-2024	Due For Instalment 11	73,227.00	0.00
37	11-01-2024	10-01-2024	Pmnt Rcvd Vide NACH No.:Z103056821/11-3 Receipt No.---- ( N.A.)	0.00	73,227.00
38	10-02-2024	10-02-2024	Due For Instalment 12	73,227.00	0.00
39	11-02-2024	10-02-2024	Pmnt Rcvd Vide NACH No.:Z103056821/12-3 Receipt No.---- ( N.A.)	0.00	73,227.00
40	10-03-2024	10-03-2024	Due For Instalment 13	73,227.00	0.00
41	11-03-2024	10-03-2024	Pmnt Rcvd Vide NACH No.:Z103056821/13-3 Receipt No.---- ( N.A.)	0.00	73,227.00
42	10-04-2024	10-04-2024	Due For Instalment 14	73,227.00	0.00
43	11-04-2024	10-04-2024	Pmnt Rcvd Vide NACH No.:Z103056821/14-3 Receipt No.---- ( N.A.)	0.00	73,227.00
44	10-05-2024	10-05-2024	Due For Instalment 15	73,227.00	0.00
45	11-05-2024	10-05-2024	Pmnt Rcvd Vide NACH No.:Z103056821/15-3 Receipt No.---- ( N.A.)	0.00	73,227.00
46	10-06-2024	10-06-2024	Due For Instalment 16	73,227.00	0.00
47	11-06-2024	10-06-2024	Pmnt Rcvd Vide NACH No.:Z103056821/16-3 Receipt No.---- ( N.A.)	0.00	73,227.00
48	10-07-2024	10-07-2024	Due For Instalment 17	73,227.00	0.00
49	11-07-2024	10-07-2024	Pmnt Rcvd Vide NACH No.:Z103056821/17-3 Receipt No.---- ( N.A.)	0.00	73,227.00
50	10-08-2024	10-08-2024	Due For Instalment 18	73,227.00	0.00
51	11-08-2024	10-08-2024	Pmnt Rcvd Vide NACH No.:Z103056821/18-3 Receipt No.---- ( N.A.)	0.00	73,227.00
52	10-09-2024	10-09-2024	Due For Instalment 19	73,227.00	0.00
53	11-09-2024	10-09-2024	Pmnt Rcvd Vide NACH No.:Z103056821/19-3 Receipt No.---- ( N.A.)	0.00	73,227.00
54	10-10-2024	10-10-2024	Due For Instalment 20	73,227.00	0.00
55	11-10-2024	10-10-2024	Pmnt Rcvd Vide NACH No.:Z103056821/20-3 Receipt No.---- ( N.A.)	0.00	73,227.00
56	10-11-2024	10-11-2024	Due For Instalment 21	73,227.00	0.00
57	11-11-2024	10-11-2024	Pmnt Rcvd Vide NACH No.:Z103056821/21-3 Receipt No.---- ( N.A.)	0.00	73,227.00
58	10-12-2024	10-12-2024	Due For Instalment 22	73,227.00	0.00
59	11-12-2024	10-12-2024	Pmnt Rcvd Vide NACH No.:Z103056821/22-3 Receipt No.---- ( N.A.)	0.00	73,227.00
60	10-01-2025	10-01-2025	Due For Instalment 23	73,227.00	0.00
61	11-01-2025	10-01-2025	Pmnt Rcvd Vide NACH No.:Z103056821/23-3 Receipt No.---- ( N.A.)	0.00	73,227.00
62	10-02-2025	10-02-2025	Due For Instalment 24	73,227.00	0.00





Transaction Details

63	11-02-2025	10-02-2025	Pmnt Rcvd Vide NACH No.:Z103056821/24-3 Receipt No.----- ( N.A.)	0.00	73,227.00
64	10-03-2025	10-03-2025	Due For Instalment 25	73,227.00	0.00
65	11-03-2025	10-03-2025	Pmnt Rcvd Vide NACH No.:Z103056821/25-3 Receipt No.----- ( N.A.)	0.00	73,227.00
66	10-04-2025	10-04-2025	Due For Instalment 26	73,227.00	0.00
67	11-04-2025	10-04-2025	Pmnt Rcvd Vide NACH No.:Z103056821/26-3 Receipt No.----- ( N.A.)	0.00	73,227.00
68	10-05-2025	10-05-2025	Due For Instalment 27	73,227.00	0.00
69	11-05-2025	10-05-2025	Pmnt Rcvd Vide NACH No.:Z103056821/27-4 Receipt No.----- ( N.A.)	0.00	73,227.00
70	10-06-2025	10-06-2025	Due For Instalment 28	73,227.00	0.00
71	11-06-2025	10-06-2025	Pmnt Rcvd Vide NACH No.:Z103056821/28-4 Receipt No.----- ( N.A.)	0.00	73,227.00
72	10-07-2025	10-07-2025	Due For Instalment 29	73,227.00	0.00
73	11-07-2025	10-07-2025	Pmnt Rcvd Vide NACH No.:Z103056821/29-4 Receipt No.----- ( N.A.)	0.00	73,227.00
74	10-08-2025	10-08-2025	Due For Instalment 30	73,227.00	0.00
75	11-08-2025	10-08-2025	Pmnt Rcvd Vide NACH No.:Z103056821/30-5 Receipt No.----- ( N.A.)	0.00	73,227.00
76	10-09-2025	10-09-2025	Due For Instalment 31	73,227.00	0.00
77	11-09-2025	10-09-2025	Pmnt Rcvd Vide NACH No.:Z103056821/31-5 Receipt No.----- ( N.A.)	0.00	73,227.00
78	10-10-2025	10-10-2025	Due For Instalment 32	73,227.00	0.00
79	11-10-2025	10-10-2025	Pmnt Rcvd Vide NACH No.:Z103056821/32-5 Receipt No.----- ( N.A.)	0.00	73,227.00

Summary of Charges

Date	Description	Amount	Status
16/10/2023	Switch Fee - Rate Reduction	6,505.53	Paid

## [Mortgage Loan Fees and Charges](#)

Please note

- 1) First Presentation will be done on the EMI due date of each month. Kindly ensure your account is funded with sufficient funds by the 1st of each month to avoid levy of charges.
- 2) If the EMI for the month bounces and payment against the same is not received within 7 days from EMI due date, late payment charges will be applicable. These will be charged every month on a recurring basis till the payment is received.
- 3) Aforementioned 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 credit score.
- 5) In case 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 is subject to change as per the Bank's discretion from time to time. The Bank reserves the right to introduce any new charges or fees, as it may deem appropriate. Please visit "[www.idfcfirstbank.com](http://www.idfcfirstbank.com)" to view the updated loan charges.

\*Please call 180010888 to get in touch with our customer service executive

Please note that a charge of Rs 400 will be levied against your account in case of EMI bouncing due to insufficient balance. Please maintain sufficient balance in your account by 1st of every month to avoid EMI Bounce charges. A second attempt to recover EMI will be made 2-3 working days after the first presentation of every month. If sufficient balance is not maintained by this second attempt, a further bounce charge of Rs 400 will be levied. Please also note that non-payment of EMI within the calendar month will result in a penal charge of 2% of the unpaid EMI or Rs 300 whichever is higher. For any clarifications of charges applicable to your account, consult our schedule of charges.

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

DISCLAIMER: This is a system generated Account Statement and does not require signature. In case of any discrepancy in this Account Statement, please call 180010888 or visit nearest IDFC FIRST Bank branch within 10 (TEN) days from the date of last entry made in this statement, failing which, this Account Statement will be deemed to be accepted by you (the borrower).