

## STATEMENT OF ACCOUNT



FINSERV

Customer ID	221620980
Name	ANANYA GHOSH
Mailing Address	XXXXX XX XX XXX XXXXX XXXX XXXX XXX XXX XXXXX XXX XXXXX XXXXXX BANGALORE KARNATAKA INDIA 560076
Registered Mobile Number	99xxxxxx90
Registered Email ID	ghxxxxxxxxxx21@gmail.com
Branch	BENGALURU
Number Of Active Loans	1
Product Type	SALARIED PERSONAL FLEXI LOAN
Virtual Account Number (VAN)	NA

## LOAN ACCOUNT STATEMENT FOR P404PSP3189932

## LOAN DETAILS

Loan Amount (Rs.)	6,68,998.00
Annualised Rate of Interest	16%
Interest Rate Type	Fixed
Loan Tenure (In months)	84
Instalment Amount (Rs.)	12,107.00
Loan Disbursal Date	06-10-2021
Interest start date	06-10-2021
First Instalment Due Date	02-11-2021
Last Instalment Due Date	02-10-2028
Total Loan Amount Repaid (Rs.)	9,03,312.00
Current Annual/ Additional Maintenance Charge (AMC) %	0.295 %
Future Annual/ Additional Maintenance Charge Amount (Rs.)	1,693.00
Future Annual/ Additional Maintenance Charge Month/ Year	OCTOBER/2024
Dropline Loan Amount (Rs.)	6,39,009.00
Utilized Loan Amount (Rs.)	6,35,100.00
Available Loan Amount (Rs.)	3,909.00
Principal Outstanding Amount (Rs.)	6,35,100.00
Future Instalment Number (In Months)	56
Future Principal Component (Rs.)	6,35,100.00
Future Interest Component (Rs.)	2,71,776.00
Loan Status	Active
Loan Closure Date	NA

## LOAN FINANCIAL SUMMARY AS ON 28-02-2024

Component	Due (In Rupees)	Receipt (In Rupees)	Overdue (In Rupees)
Instalment Amount	2,49,210.00	2,49,210.00	0.00
Principal Component	14,796.00	14,796.00	0.00
Interest Component	2,34,414.00	2,34,414.00	0.00
Late Payment Penalty	101.00	101.00	0.00
Bounce Charges	1,200.00	1,200.00	0.00
Other Receivables	3,947.00	3,947.00	0.00
Other Payables	0.00	0.00	0.00
Unadjusted Amount	0.00	0.00	0.00
<b>NET RECEIVABLE (In Rupees)</b>			<b>0.00</b>

## LOAN TRANSACTION DETAILS BETWEEN 06-10-2021 TO 28-02-2024

TRANSACTION DATE	VALUE DATE	PARTICULARS	DEBIT (In Rupees)	CREDIT (In Rupees)	BALANCE (In Rupees)
06-10-2021	06-10-2021	Disbursement Amount Paid Online Vide Reference No. 021100645546112	6,38,431.00	0.00	6,38,431.00
06-10-2021	06-10-2021	STAMP DUTY Deducted From Loan Amount	200.00	0.00	6,38,631.00
06-10-2021	06-10-2021	PROCESSING FEE Deducted From Loan Amount	5,921.00	0.00	6,44,552.00
06-10-2021	06-10-2021	FINANCIAL FITNESS REPORT Deducted From Loan Amount	4,999.00	0.00	6,49,551.00
06-10-2021	06-10-2021	FLEXI FEE Deducted From Loan Amount	4,999.00	0.00	6,54,550.00
06-10-2021	06-10-2021	EMI NETWORK CARD FEES Deducted From Loan Amount	449.00	0.00	6,54,999.00
06-10-2021	06-10-2021	HDFC CREDIT PROTECTION PLUS Insurance Policy Premium Deducted From Loan Amount	10,000.00	0.00	6,64,999.00
06-10-2021	06-10-2021	GROUP CARE 360 EMI PROTECTION AND WELLNESS Insurance Policy Premium Deducted From Loan Amount	3,999.00	0.00	6,68,998.00
02-11-2021	02-11-2021	Due for Instalment No. 1 (EMI - 7731.00,Principal-0.00,Interest-7731.00)	7,731.00	0.00	6,76,729.00
02-11-2021	02-11-2021	Amount Received for Instalment	0.00	7,731.00	6,68,998.00
02-12-2021	02-12-2021	Due for Instalment No. 2 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00
02-12-2021	02-12-2021	Amount Received for Instalment	0.00	8,920.00	6,68,998.00
02-01-2022	02-01-2022	Due for Instalment No. 3 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00
02-01-2022	02-01-2022	Amount Received for Instalment	0.00	8,920.00	6,68,998.00
02-02-2022	02-02-2022	Due for Instalment No. 4 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00

02-02-2022	02-02-2022	Amount Received for Instalment	0.00	8,920.00	6,68,998.00
02-03-2022	02-03-2022	Due for Instalment No. 5 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00
02-03-2022	02-03-2022	Amount Received for Instalment	0.00	8,920.00	6,68,998.00
02-04-2022	02-04-2022	Due for Instalment No. 6 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00
02-04-2022	02-04-2022	Amount Received for Instalment	0.00	8,920.00	6,68,998.00
02-05-2022	02-05-2022	Due for Instalment No. 7 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00
02-05-2022	02-05-2022	Amount Received for Instalment	0.00	8,920.00	6,68,998.00
02-06-2022	02-06-2022	Due for Instalment No. 8 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00
02-06-2022	02-06-2022	Amount Received for Instalment	0.00	8,920.00	6,68,998.00
02-07-2022	02-07-2022	Due for Instalment No. 9 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00
02-07-2022	02-07-2022	Amount Received for Instalment	0.00	8,920.00	6,68,998.00
02-08-2022	02-08-2022	Due for Instalment No. 10 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00
02-08-2022	02-08-2022	Amount Received for Instalment	0.00	8,920.00	6,68,998.00
02-09-2022	02-09-2022	Due for Instalment No. 11 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00
02-09-2022	02-09-2022	Amount Received for Instalment	0.00	8,920.00	6,68,998.00
02-10-2022	02-10-2022	Due for Instalment No. 12 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00
02-10-2022	02-10-2022	Annual/Additional Maintenance Charge - Due	1,974.00	0.00	6,79,892.00
02-10-2022	02-10-2022	Amount Received for Instalment	0.00	8,920.00	6,70,972.00
02-11-2022	02-11-2022	Due for Instalment No. 13 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,79,892.00
02-11-2022	02-11-2022	Amount Received for Instalment	0.00	8,920.00	6,70,972.00
05-11-2022	05-11-2022	Amount received against Annual/Additional Maintenance Charges	0.00	1,974.00	6,68,998.00
02-12-2022	02-12-2022	Due for Instalment No. 14 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00
02-12-2022	02-12-2022	Amount Received for Instalment	0.00	8,920.00	6,68,998.00
02-01-2023	02-01-2023	Due for Instalment No. 15 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00
02-01-2023	02-01-2023	Amount Received for Instalment	0.00	8,920.00	6,68,998.00

02-02-2023	02-02-2023	Due for Instalment No. 16 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00
02-02-2023	02-02-2023	Amount Received for Instalment	0.00	8,920.00	6,68,998.00
02-03-2023	02-03-2023	Due for Instalment No. 17 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00
02-03-2023	02-03-2023	Amount Received for Instalment	0.00	8,920.00	6,68,998.00
02-04-2023	02-04-2023	Due for Instalment No. 18 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00
02-04-2023	02-04-2023	Amount Received for Instalment	0.00	8,920.00	6,68,998.00
05-04-2023	02-04-2023	Bounce Charge on Apr'23 Instalment	1,200.00	0.00	6,70,198.00
05-04-2023	02-04-2023	Instalment No. 18 Bounced (INSUFFICIENT FUNDS)	8,920.00	0.00	6,79,118.00
19-04-2023	19-04-2023	Penal Overdue Charges for EMI	101.00	0.00	6,79,219.00
19-04-2023	19-04-2023	Payment Received vide ONLINE payment - BILLDESK No: 112856324504	0.00	10,221.00	6,68,998.00
02-05-2023	02-05-2023	Due for Instalment No. 19 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00
02-05-2023	02-05-2023	Amount Received for Instalment	0.00	8,920.00	6,68,998.00
02-06-2023	02-06-2023	Due for Instalment No. 20 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00
02-06-2023	02-06-2023	Amount Received for Instalment	0.00	8,920.00	6,68,998.00
02-07-2023	02-07-2023	Due for Instalment No. 21 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00
02-07-2023	02-07-2023	Amount Received for Instalment	0.00	8,920.00	6,68,998.00
02-08-2023	02-08-2023	Due for Instalment No. 22 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00
02-08-2023	02-08-2023	Amount Received for Instalment	0.00	8,920.00	6,68,998.00
02-09-2023	02-09-2023	Due for Instalment No. 23 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00
02-09-2023	02-09-2023	Amount Received for Instalment	0.00	8,920.00	6,68,998.00
02-10-2023	02-10-2023	Due for Instalment No. 24 (EMI - 8920.00,Principal-0.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00
02-10-2023	02-10-2023	Annual/Additional Maintenance Charge - Due	1,973.00	0.00	6,79,891.00
02-10-2023	02-10-2023	Amount Received for Instalment	0.00	8,920.00	6,70,971.00
07-10-2023	07-10-2023	Amount received against Annual/Additional Maintenance Charges	0.00	1,973.00	6,68,998.00
02-11-2023	02-11-2023	Due for Instalment No. 25 (EMI - 16269.00,Principal-7349.00,Interest-8920.00)	8,920.00	0.00	6,77,918.00
02-11-2023	02-11-2023	Amount Received for Instalment	0.00	16,269.00	6,61,649.00

02-12-2023	02-12-2023	Due for Instalment No. 26 (EMI - 16269.00,Principal-7447.00,Interest-8822.00)	8,822.00	0.00	6,70,471.00
02-12-2023	02-12-2023	Amount Received for Instalment	0.00	16,269.00	6,54,202.00
15-12-2023	12-12-2023	Payment Received vide CHEQUE payment No: 348821	0.00	6,54,202.00	0.00
15-12-2023	15-12-2023	Amount Adjusted	6,54,102.00	6,54,102.00	0.00
22-12-2023	22-12-2023	Amount Paid Vide NEFT Reference No. SBIN423356946969	100.00	0.00	100.00
02-01-2024	02-01-2024	Due for Instalment No. 27 (EMI - 3781.00,Principal-0.00,Interest-3781.00)	3,781.00	0.00	3,881.00
02-01-2024	02-01-2024	Amount Received for Instalment	0.00	3,781.00	100.00
02-02-2024	02-02-2024	Amount Paid Online Vide Reference No. 402025565044	5,70,000.00	0.00	5,70,100.00
09-02-2024	09-02-2024	Amount Paid Online Vide Reference No. 402098066660	65,000.00	0.00	6,35,100.00
		<b>Total</b>	22,06,782.00	15,71,682.00	
		<b>Final Balance Due</b>			6,35,100.00

## Annual Maintenance Charges Summary

Anniversary Month/Year	AMC Amount Due (Rs.)	Received (Rs.)	Balance (Rs.)
AMC-Oct-2022	1,974.00	1,974.00	0.00
AMC-Oct-2023	1,973.00	1,973.00	0.00
<b>Total</b>	3,947.00	3,947.00	0.00

## PART PREPAYMENT/ ADDITIONAL DISBURSEMENT DETAILS 06-10-2021 TO 28-02-2024

DATE	Description	Amount (In Rupees)
15-12-2023	Part Payment Received	6,54,102.00
02-02-2024	Additional Amount Disbursed	5,70,000.00
09-02-2024	Additional Amount Disbursed	65,000.00

## BOUNCE DETAILS 06-10-2021 TO 28-02-2024

S.NO	Transaction Date	Cheque Number	Cheque Amount	Bounce Reason	City	Bank Name
1	05-04-2023	0	1,200.00	INSUFFICIENT FUNDS	BANGALORE	HDFC BANK LTD

**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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