ACCOUNT STATEMENT

Generated Electronically as on 03 December, 2022







KARAN KUMAR SAROJ

Ward No O7baniya Tola Parsad Ke Ghar Ke Samnekotmako,kotmaanuppurmadhya Pradeshindia,,anuppur,anuppur Anuppur - 484334



741-551-5507

Summary of Loan Account						
A/C No	Products	EMI Amount	Remaining EMI(s)	Principal Outstanding	EMI(s) Overdue	Charges Overdue
75810346	Consumer Durable Loan (CLEI)	4,958	0	0	4,958	0

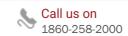
*To know principal outstanding for loan against property / home loans please get in touch with our customer service please call 1860-258-2000

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 1860-258-2000 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).

















LOAN		EMI		PAYMENTS & CHARGES	
A/C No	75810346	EMI Amount	₹ 4,958.00	Last Payment Date	02 November 2022
ROI	21.185%	Advance EMI	0	Last Payment Amount	₹4,958.00
Loan Amount (Opening POS)	₹ 27,993.00	EMI Start Month	July 2022	Payment Mode	Others
Net Tenure	6 Months	EMI End Month	December 2022	EMI Overdue	₹ 4,958.00
Gross Tenure	6 Months	EMI Due On	02 of every month	Bounce Charges Overdue	₹ 0.00
Product	VANILLA LAPTOP	Remaining EMI(s)	0	Penalty Charges Overdue	₹ 0.00
Model	Нр	Current Principal Outstanding	₹ 0.00	Other charges	₹ 0.00
Disbursed Date	25 May, 2022			Unadjusted Payments	₹ 0.00
STATUS	Active]
Dealer Name	Ir Croma Currency Tower Raipur			Pay	

Transacti	on Details				
July 2022					
Date	Particular	Remark	Debit	Credit	
02-07-2022	Due For Instalment 1		4,958.00	0.00	
02-07-2022	Cheque Bouncing Charges- Due	FUNDS INSUFFICIENT	472.00	0.00	
02-07-2022	Payment Received	NACH No.:Z75810346/1 Receipt No (N.A.)	0.00	4,958.00	
02-07-2022	Payment Received	NACH No.:Z75810346/1 Receipt No (N.A.)	0.00	4,958.00	
03-07-2022	Cheque Bouncing Charges- Due	FUNDS INSUFFICIENT.	472.00	0.00	
05-07-2022	Amount Adjusted	-	4,958.00	4,958.00	
05-07-2022	Payment Received	Cheque No.:218617181562 Receipt No UPIQP218617181562	0.00	4,958.00	
12-07-2022	Payment Received	Cheque No.:Z75810346D Receipt No Z75810346DTP	0.00	472.00	
August 2022					
Date	Particular	Remark	Debit	Credit	
02-08-2022	Due For Instalment 2		4,958.00	0.00	
02-08-2022	Cheque Bouncing Charges- Due	FUNDS INSUFFICIENT	472.00	0.00	
02-08-2022	Payment Received	NACH No.:Z75810346/2 Receipt No (N.A.)	0.00	4,958.00	

















Transacti	on Details			
02-08-2022	Payment Received	NACH No.:Z75810346/2 Receipt No (N.A.)	0.00	4,958.00
02-08-2022	Cheque Bouncing Charges Waived Off	FUNDS INSUFFICIENT	0.00	472.00
03-08-2022	Amount Adjusted	·	4,958.00	4,958.00
03-08-2022	Payment Received	Cheque No.:C282043497A75810346D0308202287866QP Receipt No 20220803111212800110168948273504640	0.00	4,958.00
03-08-2022	Cheque Bouncing Charges- Due	FUNDS INSUFFICIENT.	472.00	0.00
10-08-2022	Payment Received	Cheque No.:Z75810346B Receipt No Z75810346BTP	0.00	472.00
September 2022				
Date	Particular	Remark	Debit	Credit
02-09-2022	Due For Instalment 3	-	4,958.00	0.00
02-09-2022	Payment Received	NACH No.:Z75810346/3 Receipt No (N.A.)		4,958.00
17-09-2022	Payment Received	Cheque No.:Z75810346K Receipt No Z75810346KTP		472.00
October 2022				
Date	Particular	Remark	Debit	Credit
02-10-2022	Due For Instalment 4	-	4,958.00	0.00
02-10-2022	Payment Received	NACH No.:Z75810346/4 Receipt No (N.A.)		4,958.00
November 2022				
Date	Particular	Particular Remark		Credit
02-11-2022	Due For Instalment 5	-		0.00
02-11-2022	Payment Received	NACH No.:Z75810346/5 Receipt No (N.A.)		4,958.00
December 2022				
Date	Particular	Remark	Debit	Credit
02-12-2022	Due For Instalment 6		4,958.00	0.00

Summary of Charges					
Month	Charge	Remark	Amount	STATUS	
July 2022	Cheque Bouncing Charges	-	472.00	Paid	
July 2022	Cheque Bouncing Charges	-	472.00	Paid	
August 2022	Cheque Bouncing Charges	-	0.00	Paid	
August 2022	Cheque Bouncing Charges	-	472.00	Paid	











Generated Electronically as on 03 December, 2022

ACCOUNT STATEMENT

HOME



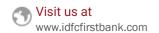
Products/Type of charges	Consumer Durable Loan		
EMI Bounce charges per presentation*	400		
Late payment/Penal charges/ Default interest/Overdue (per month)	2% per month of the unpaid EMI or Rs 300 whichever is higher		
Cheque Swap charges (per swap)*	500		
Cancellation & Rebooking charges	1000 or 5% of loan amount - whichever is higher		
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			
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)	100		
Easy Buy Card Replacement Fee (If Easy Buy Card Applicable)	NA		
EBC & Push Card fee(if applicable)	99		
EMI Pickup/ Collection Charges*	350		
Admin Charges (If Applicable)			
Pre EMI			

* To know principal outstanding for loan against property / home loans please get in touch with our customer service please call 1860-258-2000

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 1860-258-2000 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).











ACCOUNT STATEMENT

Generated Electronically as on 03 December, 2022





Products/Type of charges	Consumer Durable Loan
Security Post Dated Cheque Waiver	
Legal/Collections/ Repossession & Incidental Charges	
PDD charges	
Valuation Charges (If applicable)	
Admin Fee (if applicable)	
Other Charges (if applicable)	
Valuation Charges Used Tractor	

Please note

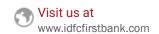
- 1) First Presentation will be done on the 2nd or 5th each month. Kindly ensure your account is funded with sufficient funds by 1st or 4th each month to avoid levy of charges
- 2) If the EMI for the month bounces and payment against the same is not received in the same month, late payment charges will 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.

*To know principal outstanding for loan against property / home loans please get in touch with our customer service please call 1860-258-2000

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 1860-258-2000 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).











^{*}Charges above are exclusive of GST