

 **KARAN KUMAR SAROJ**
Ward No 07baniya Tola Parsad Ke Ghar Ke Samnekotmako,kotmaanuppurmadhya Pradeshindia,,anuppur,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

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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	Hp	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

Transaction 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



Transaction 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 20220803111212800110168948273504640 Receipt No.----	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.)	0.00	4,958.00
17-09-2022	Payment Received	Cheque No.:Z75810346K Receipt No.--- Z75810346KTP	0.00	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.)	0.00	4,958.00

November 2022

Date	Particular	Remark	Debit	Credit
02-11-2022	Due For Instalment 5	-	4,958.00	0.00
02-11-2022	Payment Received	NACH No.:Z75810346/5 Receipt No.--- (N.A.)	0.00	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



ACCOUNT STATEMENT

Generated Electronically as on 03 December, 2022

[HOME](#)**IDFC FIRST
Bank**


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	

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 Visit us at
www.idfcfirstbank.com

 Call us on
1860-258-2000

 Download our app



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___	

*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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