



STATEMENT OF ACCOUNT

Date : November 29, 2016

Mr./Ms./M/s Pragna Kedia / Mr./Ms./M/s Kirti Kedia
VISHWASHANTI 6TH FLOOR 30 E, AZAD ROAD JUHU, KOLIWADA,
Mumbai, MAHARASHTRA - 400049, India
Contact No. - -,022 66894000, 9820447116

Branch : MUMBAI
Customer ID : 532928
Loan Account Number : 00136660003890
Linked Account (if any) : NHL/MUM/1016/322417
Statement for the period : 01/06/2015 to 29/11/2016
Borrower/s : Mr./Ms./M/s Pragna Kedia, Kirti Kedia
Property Address : PNI, LOWER PAREL, MUMBAI, MAHARASHTRA, 400013, LOWER PAREL, MUMBAI, MAHARASHTRA, 400013

(Amount In ₹)

Sanction date	18-Jan-14	Product	Housing Loan
Sanction loan amount	3,02,00,000.00	Scheme	Residential Home Purchase Loan/ Fixed to Floating/3 years Fixed
Disbursed Amount	1,90,22,000.00	Current rate type	Fixed
Current instalment amount	2,10,040.00	Current rate of interest	9.8% p.a.
Instalment frequency	Monthly	Balance loan tenure	8 months
Total loan tenure	60 months	No. of remaining PDC(s)	NA
Repayment mode	ECS	Loan status (Active/ Closed)	Active
Disbursement Type	Partly Disbursed		

Disbursement Details

(Amount In ₹)

SN	Date of Disbursement	Beneficiary Name	Instrument Type	Instrument No.	Disbursement Amount
1	30-Apr-14	INSURANCE COMPANY	CHEQUE		2,00,000.00
2	30-Apr-14	PRAGNA KEDIA	CHEQUE		1,88,22,000.00
Total:					1,90,22,000.00

Rate of Interest History

SN	Date	Rate Type	PNBHFR	Margin(+/-)	Effective Rate
1	30-Apr-14	Fixed	NA	NA	13.25%
2	22-Nov-16	Fixed	NA	NA	9.8%
3	01-May-17	Floating	14.35%	-4.50%	9.85%

Part-Prepayment Details

(Amount In ₹)

SN	Date of Part-Prepayment	Instrument No.	Part-Prepayment Amount	Principal Outstanding
1	09-Jun-15	000374	24,99,430.00	15,09,356.15
2	09-Jul-15	000384	27,00,000.00	15,09,356.15
Total:			51,99,430.00	

Principal & Interest Paid Summary

(Amount In ₹)

Migrated Balance		Principal Paid (B)	Interest Paid	Amount Paid in Excess	Principal Outstanding (A-B)
Principal Outstanding (A)	Interest Overdue				
96,45,098.00	0.00	81,35,741.85	6,34,368.15	2,18,665.00	15,09,356.15

Loan Transaction Details

(Amount In ₹)

Transaction Date	Particulars	Debit	Credit	Outstanding Amount	Overdue Charges Due	Overdue Charges Paid	Bounce and Other Charges Due	Bounce and Other Charges Paid
01-Jun-15	Opening balance	0.00	0.00	0.00			658.00	
09-Jun-15	LVBL Chq No. 000374- 156090	0.00	24,99,430.00	-24,99,430.00				570.00
09-Jun-15	Part Prepayment- Amt Payable	24,99,430.00	0.00	0.00				
10-Jun-15	ECS CIT-201462	0.00	2,10,040.00	-2,10,040.00				
30-Jun-15	Due for June-15	2,10,040.00	0.00	0.00				
09-Jul-15	LVBL Chq No. 000384- 296313	0.00	27,00,000.00	-27,00,000.00				
09-Jul-15	Part Prepayment- Amt Payable	27,00,000.00	0.00	0.00				
10-Jul-15	ECS CIT-339997	0.00	2,10,040.00	-2,10,040.00				
31-Jul-15	Due for July-15	2,10,040.00	0.00	0.00				
10-Aug-15	ECS CIT-467980	0.00	2,10,040.00	-2,10,040.00				
31-Aug-15	Due for August-15	2,10,040.00	0.00	0.00				
10-Sep-15	ECS CIT-610982	0.00	2,10,040.00	-2,10,040.00				
30-Sep-15	Due for September-15	2,10,040.00	0.00	0.00				
10-Oct-15	ECS CIT-762242	0.00	2,10,040.00	-2,10,040.00				
31-Oct-15	Due for October-15	2,10,040.00	0.00	0.00				
10-Nov-15	ECS CIT-905393	0.00	2,10,040.00	-2,10,040.00				

Loan Transaction Details

(Amount In ₹)

Transaction Date	Particulars	Debit	Credit	Outstanding Amount	Overdue Charges Due	Overdue Charges Paid	Bounce and Other Charges Due	Bounce and Other Charges Paid
30-Nov-15	Due for November-15	2,10,040.00	0.00	0.00				
10-Dec-15	ECS CIT-1054303	0.00	2,10,040.00	-2,10,040.00				
31-Dec-15	Due for December-15	2,10,040.00	0.00	0.00				
10-Jan-16	ECS CIT-1201339	0.00	2,10,040.00	-2,10,040.00				
31-Jan-16	Due for January-16	2,10,040.00	0.00	0.00				
10-Feb-16	ECS CIT-1349386	0.00	2,10,040.00	-2,10,040.00				
29-Feb-16	Due for February-16	2,10,040.00	0.00	0.00				
10-Mar-16	ECS CIT-1528987	0.00	2,10,040.00	-2,10,040.00				
31-Mar-16	Due for March-16	2,10,040.00	0.00	0.00				
10-Apr-16	ECS CIT-1673947	0.00	2,10,040.00	-2,10,040.00				
30-Apr-16	Due for April-16	2,10,040.00	0.00	0.00				
10-May-16	ECS CIT-1849207	0.00	2,10,040.00	-2,10,040.00				
31-May-16	Due for May-16	2,10,040.00	0.00	0.00				
10-Jun-16	ECS CIT-2031420	0.00	2,10,040.00	-2,10,040.00				
30-Jun-16	Due for June-16	2,10,040.00	0.00	0.00				
11-Jul-16	ECS CIT-2195928	0.00	2,10,040.00	-2,10,040.00				
31-Jul-16	Due for July-16	2,10,040.00	0.00	0.00				
10-Aug-16	ECS CIT-2376992	0.00	2,10,040.00	-2,10,040.00				
31-Aug-16	Due for August-16	2,10,040.00	0.00	0.00				
12-Sep-16	ECS CIT-2585695	0.00	2,10,040.00	-2,10,040.00				
30-Sep-16	Due for September-16	2,10,040.00	0.00	0.00				
12-Oct-16	ECS CIT-2808787	0.00	2,10,040.00	-2,10,040.00				
31-Oct-16	Due for October-16	2,10,040.00	0.00	0.00				
10-Nov-16	ECS CIT-2975836	0.00	2,10,040.00	-2,10,040.00				
22-Nov-16	LVBL Chq No. 000586- 3033469	0.00	8,625.00	-2,18,665.00				
22-Nov-16	ROI Conversion Charges - Migrated	0.00	0.00	-2,18,665.00			8,626.00	
Total:		87,70,110.00	89,88,775.00		0.00	0.00	9,284.00	570.00

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