

Foreclosure Letter

22-May-2025

Dear SHASHI GAUTAM GAUTAM
W / O,W / O Sanjeev Kumar Gautam , Sangam Vihar , Chandausi , Sambhal , Uttar Pradesh - 202412,
MORADABAD,UTTAR PRADESH,(INDIA) - 202412
Phone No.-8279670082,

Bank Name : Kotak Mahindra Bank
IFSC Code : KKBK0000958
Virtual Account No : ZABFLD000002843467

Prepayment of your Loan Account No: LXW-M06823-242843467

Dear SHASHI GAUTAM GAUTAM
We value your relationship with Aditya Birla Capital Ltd.

In response to your request for Prepayment of your above-mentioned account no. with Aditya Birla Capital Ltd., we give you the details of the amount payable, as follows :

| | | |
|--------------------------------------|---|-----------|
| Balance Amount | : | 23,340.00 |
| Principal Outstanding | : | 23,340.00 |
| Interest accrued since last due date | : | 0.00 |
| Overdue Installments | : | 23,332.00 |
| Overdue Principal | : | 23,332.00 |
| Overdue Interest | : | 0.00 |
| Interest Till Locking Period | : | 0.00 |
| Unbilled Installment | : | 0.00 |
| Other Dues | : | 3,286.00 |
| Pre Payment Interest | : | 0.00 |
| LPI Amount till date | : | 0.00 |
| LPC Amount till date | : | 467.00 |
| Amount Receivable (Rs.) | : | 50,425.00 |
| Unrealized Amount (Rs.) | : | 0.00 |
| Advance EMI Payable (Rs.) | : | 0.00 |
| Total amount Receivable (Rs.) | : | 50,425.00 |
| Excess Amount | : | 0.00 |

- Kindly note that :-
- Above calculation assumes that your last installment has been cleared.
 - We have taken the date of prepayment as 22-May-2025. For each day beyond this date an additional interest of Rs.0.0/ Daily will be charged till Next EMI due date.
 - If you prepay the loan post expiry of upfront interest period and or credit period, the interest amount for the following month will become payable till the date of closure.
 - On prepayment of the loan, Aditya Birla Capital Ltd. shall try to prevent banking the subsequent month's installment. As a precaution, we advise you to make a 'stop payment request' for your next month's installment. In case the next month's installment is debited from your account, the amount will be refunded, subject to clearance.
 - The above mentioned amount is valid subject to clearance of all the cheques / installments till date.
 - Kindly tender the payment by way of Cheque/Draft/Electronic Mode favoring Aditya Birla Capital Ltd. Full & Final settlement of the Loan will be subjected to realization of Cheque/Draft/clear remittance through Electronic mode and payment of all charges, as accrued as on the date of foreclosure/prepayment.

Regards,
Aditya Birla Capital Limited

Your convenience is our priority! Now pay your EMI Online.



paytm

NEFT

IMPS



Visit www.abfldirect.com and manage your loan account in 3 easy steps

