

Foreclosure Letter

22-May-2025

Dear KIRAN DOMBER DOMBER

S O Hanumantappa 25 7th Cross padake Chawl Road,Malmaddi , Dharwad , Dharwad , Karnataka , 580007, DHARWAD,KARNATAKA,(INDIA) - 580007

Phone No.-9902391113,

Bank Name : Kotak Mahindra Bank

IFSC Code : KKBK0000958

Virtual Account No : ZABFLD000002694135

Prepayment of your Loan Account No: LXW-M06823-242694135

Dear KIRAN DOMBER DOMBER  
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	:	183,343.00
Principal Outstanding	:	181,992.00
Interest accrued since last due date	:	1,351.00
Overdue Installments	:	23,956.00
Overdue Principal	:	7,070.00
Overdue Interest	:	16,886.00
Interest Till Locking Period	:	0.00
Unbilled Installment	:	0.00
Other Dues	:	4,878.00
Pre Payment Interest	:	0.00
LPI Amount till date	:	0.00
LPC Amount till date	:	479.00
Amount Receivable (Rs.)	:	212,656.00
Unrealized Amount (Rs.)	:	0.00
Advance EMI Payable (Rs.)	:	0.00
Total amount Receivable (Rs.)	:	212,656.00
Excess Amount	:	0.00

- Kindly note that :-
1. Above calculation assumes that your last installment has been cleared.

2. We have taken the date of prepayment as 22-May-2025. For each day beyond this date an additional interest of Rs.79.47/ Daily will be charged till Next EMI due date.

3. 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.

4. 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.

5. The above mentioned amount is valid subject to clearance of all the cheques / installments till date.

6. 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](http://www.abfldirect.com) and manage your loan account in 3 easy steps

