

Foreclosure Letter

22-May-2025

Dear NISHANT KIRIT JOSHI
17 S/O: Kiritbhai,, India, Surat, 17, behind shiva park, anand mahal road , adajan, 395009, Navyug College,
SURAT,GUJARAT,(INDIA) - 395009
Phone No.-9825849373,

Bank Name : Kotak Mahindra Bank
IFSC Code : KKBK0000958
Virtual Account No : ZABFLD000003222731

Prepayment of your Loan Account No: LXW-M06824-253222731

Dear NISHANT KIRIT JOSHI
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	:	0.00
Principal Outstanding	:	0.00
Interest accrued since last due date	:	0.00
Overdue Installments	:	23,520.00
Overdue Principal	:	23,520.00
Overdue Interest	:	0.00
Interest Till Locking Period	:	0.00
Unbilled Installment	:	0.00
Other Dues	:	1,740.00
Pre Payment Interest	:	0.00
LPI Amount till date	:	0.00
LPC Amount till date	:	424.00
Amount Receivable (Rs.)	:	25,684.00
Unrealized Amount (Rs.)	:	0.00
Advance EMI Payable (Rs.)	:	0.00
Total amount Receivable (Rs.)	:	25,684.00
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

