

Foreclosure Letter

22-May-2025

Dear CHANCHAL GANGARAM NANDWANI Bank Name : Kotak Mahindra Bank IFSC Code 0 W/O: Gangaram Nandwani,, India, Chandrapur, Near Ashadevi Towar, 442401, Chandrapur, Maharashtra, : KKBK0000958

Chandrapur, MAHARASHTRA, (INDIA) - 442401 Virtual Account No : ZABFLD000003430498

Phone No.-7385034327,

Prepayment of your Loan Account No: LXW-M06824-253430498

Dear CHANCHAL GANGARAM NANDWANI

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	:	40,234.00
Principal Outstanding	:	39,798.00
Interest accrued since last due date	:	436.00
Overdue Installments	:	21,668.00
Overdue Principal	:	17,727.00
Overdue Interest	:	3,941.00
Interest Till Locking Period	:	0.00
Unbilled Installment	:	0.00
Other Dues	:	910.00
Pre Payment Interest	:	0.00
LPI Amount till date	:	0.00
LPC Amount till date	:	433.00
Amount Receivable (Rs.)	:	63,245.00
Unrealized Amount (Rs.)	:	0.00
Advance EMI Payable (Rs.)	:	0.00
Total amount Receivable (Rs.)	:	63,245.00
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.25.64/ 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.
- 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.











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



Aditya Birla Capital Limited Corporate Office: One World Center, Tower 1, 18th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra - 400 013 For customer care and other queries: care.digitalfinance@adityabirlacapital.com Toll-free no.: 1800-270-7000 I www.adityabirlacapital.com

Registered Office: Indian Rayon Compound, Veraval, Gujarat – 362 266 CIN: L67120GJ2007PLC058890