

Foreclosure Letter

22-May-2025

Dear ANAND KUMAR KUMAR  
S/O : Paras Kumar, jajak toli nai sadak chowk, Nagla,patna city , Patna Bihar 800008,,  
Patna,BIHAR,(INDIA) - 800008  
Phone No.-7004920419,

Bank Name : Kotak Mahindra Bank  
IFSC Code : KKBK0000958  
Virtual Account No : ZABFLD000002737024

Prepayment of your Loan Account No: LXE-K06823-242737024

Dear ANAND KUMAR KUMAR  
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	:	220,753.00
Principal Outstanding	:	219,127.00
Interest accrued since last due date	:	1,626.00
Overdue Installments	:	28,996.00
Overdue Principal	:	13,818.00
Overdue Interest	:	15,178.00
Interest Till Locking Period	:	0.00
Unbilled Installment	:	0.00
Other Dues	:	3,149.00
Pre Payment Interest	:	0.00
LPI Amount till date	:	0.00
LPC Amount till date	:	580.00
Amount Receivable (Rs.)	:	253,478.00
Unrealized Amount (Rs.)	:	0.00
Advance EMI Payable (Rs.)	:	0.00
Total amount Receivable (Rs.)	:	253,478.00
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.95.62/ 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](http://www.abfldirect.com) and manage your loan account in 3 easy steps

