

Generated Electronically as on 03 November, 2023

**DANGAR JATIN RAMESHBHAI**111 127 Dwarkapuri Society
Junagadh Mun Corpor
Junagadh - 362001

798-486-2327



jatindangar@gmail.com

Summary of Loan Account

A/C No	Products	EMI Amount	Remaining EMI(s)	Principal Outstanding	EMI(s) Overdue	Charges Overdue
101164912	Consumer Durable Loan (CLEI)	2,800	1	2,745	2,800	0

* To know principal outstanding for loan against property / home loans please get in touch with our customer service please call 1860-258-2000

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LOAN		EMI		PAYMENTS & CHARGES	
A/C No	101164912	EMI Amount	₹ 2,800.00	Last Payment Date	03 October 2023
ROI	24.039%	Advance EMI	0	Last Payment Amount	₹ 2,800.00
Loan Amount (Opening POS)	₹ 27,398.00	EMI Start Month	February 2023	Payment Mode	Others
Net Tenure	11 Months	EMI End Month	December 2023	EMI Overdue	₹ 2,800.00
Gross Tenure	11 Months	EMI Due On	03 of every month	Bounce Charges Overdue	₹ 0.00
Product	PSQ19PNZE	Remaining EMI(s)	1	Penalty Charges Overdue	₹ 0.00
Model	Lg	Current Principal Outstanding	₹ 2,745.03	Other charges	₹ 0.00
Disbursed Date	30 Dec, 2022			Unadjusted Payments	₹ 0.00
Status	Active				
Dealer Name	Kj Traders Zanzarda Road Rajkot				

Pay

Transaction Details

February 2023

Date	Particular	Remark	Debit	Credit
03-02-2023	Due For Instalment 1	-	2,800.00	0.00
03-02-2023	Payment Received	NACH No.:Z101164912/1 Receipt No.--- (N.A.)	0.00	2,800.00

March 2023

Date	Particular	Remark	Debit	Credit
03-03-2023	Due For Instalment 2	-	2,800.00	0.00
03-03-2023	Payment Received	NACH No.:Z101164912/2 Receipt No.--- (N.A.)	0.00	2,800.00

April 2023

Date	Particular	Remark	Debit	Credit
03-04-2023	Due For Instalment 3	-	2,800.00	0.00
03-04-2023	Payment Received	NACH No.:Z101164912/3 Receipt No.--- (N.A.)	0.00	2,800.00

May 2023

Date	Particular	Remark	Debit	Credit
03-05-2023	Due For Instalment 4	-	2,800.00	0.00

Transaction Details

03-05-2023	Payment Received	NACH No.:Z101164912/4 Receipt No.--- (N.A.)	0.00	2,800.00
June 2023				
Date	Particular	Remark	Debit	Credit
03-06-2023	Due For Instalment 5	-	2,800.00	0.00
03-06-2023	Payment Received	NACH No.:Z101164912/5 Receipt No.--- (N.A.)	0.00	2,800.00
July 2023				
Date	Particular	Remark	Debit	Credit
03-07-2023	Due For Instalment 6	-	2,800.00	0.00
03-07-2023	Payment Received	NACH No.:Z101164912/6 Receipt No.--- (N.A.)	0.00	2,800.00
August 2023				
Date	Particular	Remark	Debit	Credit
03-08-2023	Due For Instalment 7	-	2,800.00	0.00
03-08-2023	Payment Received	NACH No.:Z101164912/7 Receipt No.--- (N.A.)	0.00	2,800.00
September 2023				
Date	Particular	Remark	Debit	Credit
03-09-2023	Due For Instalment 8	-	2,800.00	0.00
03-09-2023	Payment Received	NACH No.:Z101164912/8 Receipt No.--- (N.A.)	0.00	2,800.00
October 2023				
Date	Particular	Remark	Debit	Credit
03-10-2023	Due For Instalment 9	-	2,800.00	0.00
03-10-2023	Payment Received	NACH No.:Z101164912/9 Receipt No.--- (N.A.)	0.00	2,800.00
November 2023				
Date	Particular	Remark	Debit	Credit
03-11-2023	Due For Instalment 10	-	2,800.00	0.00

ACCOUNT STATEMENT

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HOME




Products/Type of charges	Consumer Durable Loan
EMI Bounce charges per presentation*	400
Late payment/Penal charges/ Default interest/Overdue (per month)	2% per month of the unpaid EMI or Rs 300 whichever is higher
Cheque Swap charges (per swap)*	500
Cancellation & Rebooking charges	1000 or 5% of loan amount - whichever is higher
Foreclosure / Prepayment charges*	5% of principle outstanding amount
Loan re scheduling charges (per re scheduling)	NA
Duplicate No Objection Certificate Issuance Charges*	500
Physical Repayment Schedule *	500
Physical Statement of Account*	500
Document retrieval charges (per retrieval)*	500
Stamping Charges	As per actuals
Processing fees	
List of Documents	NA
Part Payment charges	Part Payment is not allowed
Initial Money Deposit/ Application Fees (Non-refundable)	NA
EBC Replacement Fee (if EBC Applicable)	100
Easy Buy Card Replacement Fee (If Easy Buy Card Applicable)	NA
EBC & Push Card fee(if applicable)	99
EMI Pickup/ Collection Charges*	350
Admin Charges (If Applicable)	
Pre EMI	

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Products/Type of charges	Consumer Durable Loan
Security Post Dated Cheque Waiver	
Legal/Collections/ Repossession & Incidental Charges	
PDD charges	
Valuation Charges (If applicable)	
Admin Fee (if applicable)	
Other Charges (if applicable)	
Valuation Charges (Used Tractor)	

*Charges above are exclusive of GST

Please note

- 1) First Presentation will be done on the 2nd or 5th each month. Kindly ensure your account is funded with sufficient funds by 1st or 4th each month to avoid levy of charges
- 2) If the EMI for the month bounces and payment against the same is not received in the same month, late payment charges will be applicable. These will be charged every month on a recurring basis till the payment is received
- 3) Above charges are exclusive of GST
- 4) Non-payment of any of the charges levied will be reported to the Credit information company (including CIBIL) and will affect the credit score.
- 5) * In case a company, firm, etc. is a part of the loan structure; foreclosure charges/ penalty/levy can be levied as stated in the sanction conditions will be Applicable.
- 6) Schedule of charges are subject to change as per company's discretion from time to time. The company reserves the right to introduce any new charges or fees, as it may deem appropriate. Please visit "www.idfcfirstbank.com" to view the updated loan charges.

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