

Customer Name: **Bura Swetha Ramesh** Phone: **9XXXXX4878**
 Customer ID: **1451017580** Email Id: **swexxx02@gmail.com**

Statement of Account from 28-06-2024 to 16-04-2027

| | | | |
|-------------------|--------------------------------------|-----------------------|-----------|
| Loan Id | LAI8007905797 | Loan Amount | ₹57,496 |
| Product | Merchant Loan | EMI Amount | ₹5,062 |
| Lender | EarlySalary Services Private Limited | Tenure | 12 months |
| Disbursement Date | 28-06-24 | Frequency of EMI | Monthly |
| EMI Start Date | 05-08-24 | Principal Outstanding | ₹11,997 |
| EMI End Date | 05-12-24 | Loan Status | Active |
| Interest Rate | 10.29% p.a | Overdue Amount | ₹0 |

| Date | Particulars | Debit | Credit | Balance |
|------------|---|---------|---------|------------|
| 28-06-2024 | Merchant Loan | | ₹57,496 | ₹57,496 Cr |
| 28-06-2024 | Processing fees charged | ₹1,475 | | ₹56,021 Cr |
| 28-06-2024 | GST on Processing fees | ₹266 | | ₹55,755 Cr |
| 28-06-2024 | Amount Transferred | ₹55,755 | | ₹0 Dr |
| 05-08-2024 | EMI 1 due | ₹5,062 | | ₹5,062 Dr |
| 05-09-2024 | Overdue interest | ₹44 | | ₹5,106 Dr |
| 05-09-2024 | EMI 2 due | ₹5,062 | | ₹10,168 Dr |
| 13-09-2024 | Overdue interest | ₹23 | | ₹10,191 Dr |
| 13-09-2024 | Principal paid | ₹36,322 | | ₹46,513 Dr |
| 13-09-2024 | NACH bounce charges - Due | ₹500 | | ₹47,013 Dr |
| 13-09-2024 | Late payment charges- Due | ₹500 | | ₹47,513 Dr |
| 13-09-2024 | GST on late payment charges- Due | ₹90 | | ₹47,603 Dr |
| 13-09-2024 | NACH bounce charges - Due | ₹500 | | ₹48,103 Dr |
| 13-09-2024 | Late payment charges- Due | ₹500 | | ₹48,603 Dr |
| 13-09-2024 | GST on late payment charges- Due | ₹90 | | ₹48,693 Dr |
| 13-09-2024 | Part payment received: Merchant Refund | | ₹36,322 | ₹12,371 Dr |
| 13-09-2024 | Amount adjusted from Payment of ₹53,755 : Merchant Refund | | ₹12,371 | ₹0 Dr |

| Date | Particulars | Debit | Credit | Balance |
|------------|---|-------|--------|-----------|
| 13-09-2024 | Amount adjusted from Payment of ₹53,755 : Merchant Refund | | ₹5,062 | ₹5,062 Cr |

Loan schedule

| Installment | Due date | Amount | Status |
|-------------|------------|-----------------------|------------|
| 1/12 | 05-08-2024 | ₹5,062 | Paid |
| 2/12 | 05-09-2024 | ₹5,062 | Paid |
| 3/12 | 05-10-2024 | ₹5,062 | Upcoming |
| 4/12 | 05-11-2024 | ₹5,062 | To be paid |
| 5/12 | 05-12-2024 | ₹2,138(₹5,062-₹2,924) | To be paid |
| 6/12 | 05-01-2025 | ₹5,062 | Paid |
| 7/12 | 05-02-2025 | ₹5,062 | Paid |
| 8/12 | 05-03-2025 | ₹5,062 | Paid |
| 9/12 | 05-04-2025 | ₹5,062 | Paid |
| 10/12 | 05-05-2025 | ₹5,062 | Paid |
| 11/12 | 05-06-2025 | ₹5,062 | Paid |
| 12/12 | 05-07-2025 | ₹5,059 | Paid |

Important Points

- Loan is given by our partner NBFCs (Lender).
- Please visit the Repay section on our mobile application for multiple repayment options.
- You can visit the Menu section of our app to check your SmartRepay status and register for auto debit of repayments from your bank account.
- Once your SmartRepay is registered, we will present the SmartRepay Instrument (ECS/NACH/SI) on the due date of every month. Please maintain sufficient balance in your registered bank account to avoid additional charges for non-receipt of payment.
- We levy payment bounce charges of Rs 500 (taxes extra, if applicable) at every instance of bounce and late payment charges @ 3% of the overdue amount or Rs 500 (taxes extra, if applicable) whichever is higher.
- Additional interest on the overdue amount after due date is levied @ 30% p.a.
- If you require any further details on your loan, please email us at care@fibe.in
- Under an initiative of the Government of India and the Reserve Bank of India (RBI), to improve functionality and stability of the Indian financial system, all banks and financial institutions are required to share customer data with Credit Information Companies (CICs). CICs are repositories of information shared by banks, NBFC etc. and they collect, maintain and provide credit information on all borrowers to financial institutions.
- To read about our Privacy Policy, please [click here](#)