



Customer Name: **Narendra Singh Thakur** Phone: **9XXXXX6700**  
Customer ID: **1452225462** Email Id: **sinxxxwd@gmail.com**

### Statement of Account from 03-12-2023 to 03-12-2024

Loan Id	LAI1008207210	Loan Amount	₹174,147
Product	Cash loan	EMI Amount	₹9,294
Lender	EarlySalary Services Private Limited (20%) & Kisetsu Saison Finance (india) Private Limited (80%)	Tenure	24 months
Disbursement Date	09-08-24	Frequency of EMI	Monthly
EMI Start Date	02-09-24	Principal Outstanding	₹149,865
EMI End Date	02-08-26	Loan Status	Active
Interest Rate	25.0% p.a	Overdue Amount	₹0

Date	Particulars	Debit	Credit	Balance
09-08-2024	Cash loan amount		₹174,147	₹174,147 Cr
09-08-2024	Processing fees charged	₹5,040		₹169,107 Cr
09-08-2024	GST on Processing fees	₹907		₹168,200 Cr
09-08-2024	Stamp duty charged	₹200		₹168,000 Cr
09-08-2024	Amount transferred to State Bank of India A/c No. XX57991	₹168,000		₹0 Dr
02-09-2024	EMI 1 due	₹9,294		₹9,294 Dr
02-09-2024	Payment received: Smart Repay		₹9,294	₹0 Dr
02-10-2024	EMI 2 due	₹9,294		₹9,294 Dr
02-10-2024	Payment received: Smart Repay		₹9,294	₹0 Dr
02-11-2024	EMI 3 due	₹9,294		₹9,294 Dr
02-11-2024	Payment received: Smart Repay		₹9,294	₹0 Dr
02-12-2024	EMI 4 due	₹9,294		₹9,294 Dr
03-12-2024	Overdue interest	₹6		₹9,300 Dr
03-12-2024	Payment received: UPI		₹9,300	₹0 Dr

### Loan schedule

Installment	Due date	Amount	Status
1/24	02-09-2024	₹9,294	Paid
2/24	02-10-2024	₹9,294	Paid
3/24	02-11-2024	₹9,294	Paid
4/24	02-12-2024	₹9,294	Paid
5/24	02-01-2025	₹9,294	Upcoming
6/24	02-02-2025	₹9,294	To be paid
7/24	02-03-2025	₹9,294	To be paid
8/24	02-04-2025	₹9,294	To be paid
9/24	02-05-2025	₹9,294	To be paid
10/24	02-06-2025	₹9,294	To be paid
11/24	02-07-2025	₹9,294	To be paid
12/24	02-08-2025	₹9,294	To be paid
13/24	02-09-2025	₹9,294	To be paid
14/24	02-10-2025	₹9,294	To be paid
15/24	02-11-2025	₹9,294	To be paid
16/24	02-12-2025	₹9,294	To be paid
17/24	02-01-2026	₹9,294	To be paid
18/24	02-02-2026	₹9,294	To be paid
19/24	02-03-2026	₹9,294	To be paid
20/24	02-04-2026	₹9,294	To be paid
21/24	02-05-2026	₹9,294	To be paid
22/24	02-06-2026	₹9,294	To be paid
23/24	02-07-2026	₹9,294	To be paid
24/24	02-08-2026	₹7,950	To be 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](mailto: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](#)