

Customer Name:	<b>PRADYUMN TIWARI</b>	Loan ID:	<b>KB250830AJKHT</b>
Application Date:	<b>30.08.2025</b>	Disbursal date:	<b>30.08.2025</b>
Email:	<b>pradyumntiwari7007@gmail.com</b>	Closure date:	<b>28-09-2025</b>
Address:	<b>C/O: Dwarika Prasad Tiwari, Shivpur, Patti, Pratapgarh Shivpur Khurd Kala, Uttar Pradesh, India, Pratapgarh UTTAR PRADESH 230401</b>		

### Loan Details

Lender Name: **KrazyBee Services Limited**

Loan Amount:	<b>Rs. 6000</b>	Processing Fees:	<b>Rs. 275</b>
Tenure of Loan:	<b>8 months</b>	Loan Documentation Fees:	<b>Rs. 24</b>
Repayment Frequency:	<b>Monthly</b>	Credit Information Report Fees:	<b>Rs. 50</b>
Annualized Fixed Rate of Interest: (% Per Annum)	<b>28.35%</b>	Insurance Charges: (inclusive of GST)	<b>Rs. 35</b>
Annualized Percentage Rate: (% Per Annum)	<b>47.58%</b>	GST:	<b>Rs. 62</b>
Total Interest chargeable:	<b>Rs. 659</b>		
Net Disbursed Amount:	<b>Rs. 5554</b>		
<b>Total Due:</b>	<b>Rs. 6659</b>	<b>Total deductions:</b>	<b>Rs. 446</b>
<b>Remaining Due:</b>	<b>Rs. 0</b>		
<b>Principal Outstanding:</b>	<b>Rs. 0</b>		

### Statement of Account

Sr. No.	Due Date	Principal Due	Principal Paid	Interest Due	Interest Paid	Interest Waived	Fee Due	Fee Paid	Penalty Due	Penalty Paid	Penalty Waived	Total Paid	Remaining Due	Paid Date	Principal Outstanding
1	01-10-2025	691	691	146	132	14	0	0	0	0	0	823	0	01-09-2025	5309
2	01-11-2025	707	707	125	0	125	0	0	0	0	0	707	0	28-09-2025	4602
3	01-12-2025	723	723	109	0	109	0	0	0	0	0	723	0	28-09-2025	3879

## Statement of Account

Sr. No.	Due Date	Principal Due	Principal Paid	Interest Due	Interest Paid	Interest Waived	Fee Due	Fee Paid	Penalty Due	Penalty Paid	Penalty Waived	Total Paid	Remaining Due	Paid Date	Principal Outstanding
4	01-01-2026	740	740	92	0	92	0	0	0	0	0	740	0	28-09-2025	3139
5	01-02-2026	758	758	74	0	74	0	0	0	0	0	758	0	28-09-2025	2381
6	01-03-2026	776	776	56	0	56	0	0	0	0	0	776	0	28-09-2025	1605
7	01-04-2026	794	794	38	0	38	0	0	0	0	0	794	0	28-09-2025	811
8	01-05-2026	811	811	19	0	19	283	283	0	0	0	1094	0	28-09-2025	0

## Terms & Conditions

1. Charges levied in case of non-repayment of an EMI on the scheduled date:

(i) **EMI Bounce Charge (INR)** : This EMI Bounce charge will only apply on the first occurrence of the EMI repayment default. It shall be calculated at the lower of: (i) 4% of the principal amount forming part of the bounced EMI or (ii) Rs.500

(ii) **Penal Charges (INR)** : Penal Charges for a continuing default in repayment of EMI from day 2 and continuing for maximum of 180 days shall be calculated at an annualized rate of 36% p.a which will be applicable per day on principal overdue\* amount \*round to nearest rupee.

No penalty charges will be levied beyond the period of 180 days if an EMI continues to remain outstanding beyond such period of 180 days. For the avoidance of doubt, it is hereby clarified that the EMI Bounce Charges and Penal Charges will be calculated on the principal overdue amount only and shall be levied distinctly and separately from the components of the principal overdue amount and the loan interest. These charges are not added to the rate of interest against which the loan has been advanced and are also not subject to any further interest. Please note that these charges are calculated in a manner so as to be commensurate to the default and are levied in a non-discriminatory manner for this loan product.

2. In case of updates in the payment status post statement generation date, the same will be reflected in the subsequent statements of accounts.