

Your Home Saver Guide

Your Reference Number
Client Name

Client Name
Client Address

Statement Date	Page
July 10, 2018	1

Branch: Barakhamba Road,
Narain Manzil
23, Barakhamba Road
New Delhi
110001
MICR: 110036002
IFSC: SCBL0036020
Branch Phone Number: 41524403

YOUR FINANCIAL ACTIVITIES AS OF		July 13, 2018
1. TOTAL DEPOSITS IN INR EQUIVALENT		0.00
INR Deposits	0.00	
FX Deposits	0.00	
2. LOANS		0.00
Loans	0.00	
Overdraft	0.00	
Credit Cards	0.00	
3. NET POSITION (1-2)		0.00
4. HOUSING LOANS		32,255,283.01

NOMINEE REGISTERED : No

Find your total outstanding loan amount here.

YOUR ACCOUNT BALANCES

Account Type	Account Number	Currency Balance	INR Balance or equivalent
MOA Home Saver A/c	Client Account Number		-32,255,283.01

Bird's-eye view of your loan approved and used till date.

	Currency Balance	INR Balance
Loan Amount Approved	INR	40,300,000.00
Loan Amount Disbursed	INR	40,300,000.00

Here are your monthly EMI updates.

Description	Calculation	Amount (IN INR)	
Loan Limit (O/S as per Normal Home Loan)	A	34,608,257.90	Summary of your MOA Housing Loan (as of Jul 13 2018)
Interest Saved (Balance as on date)	B=A-C	344,430.89	
Total Loan Outstanding	C	34,263,827.01	From Jun 16,2018
Deposit Amt as on date in Home Saver A/c	D	2,008,544.00	To Jul 13 2018
Available Withdrawable Balance**	E=B+D	2,352,975.00	Interest component
Interest Rate P.A		8.600%	Interest component of EMI levied (considering deposit balance maintained in the Home Saver account)
Next Due Date		Aug 10,2018	233,714.40
Month Installment @Next Due Date		399,644.00	Interest saved for the month
			9,652.09

See your monthly interest savings here.

Keep track of your monthly transactions.

HOME SAVER ACCOUNT TRANSACTION DETAILS						
Date	Description	Deposit	Withdrawal	Deposit Balance	Loan outstanding balance (Gross)	Loan outstanding balance (Net)
16 Jun 18	BALANCE FROM PREVIOUS STATEMENT			1,088,188.00	-34,429,756.61	-33,341,568.61
04 Jul 18	CHQ DEPOSIT 000027 STANDARD CHARTERED BANK	1,320,000.00		2,408,188.00	-34,429,756.61	-32,021,568.61
10 JUL 18	INT DEBIT TXN REF Client name To be continued...		233,714.40	2,174,473.60	-34,429,756.61	-32,255,283.01
13 JUL 18	MOA LOAN-REPAYMENT TXN REF client name		165,828.60	2,008,544.00	-34,283,827.01	-32,255,283.01
	CLOSING BALANCE			2,008,544.00	-34,283,827.01	-32,255,283.01

Here's the interest debited from your account.

Here's your monthly loan principal repayment including interest saved.

Track your monthly loan usage here.

Excess withdrawals in this month	0
Arrears as on the statement generation date	0
Average utilization rate	95.15%
Total Loan Limit Available (redemption reference) at last due date	34,608,257.90

Solve your queries with explanations, FAQs and product terms. It's a must-read!

NOTES:
*Interest Saved is saving in interest over the serviced tenure of the loan on account of funds deposited in the Home Saver account.
**Available Withdrawable Balance (E) is a sum total of Deposits and Interest Savings in the Home Saver Account and can be withdrawn.
Any withdrawal shall be debited to the Deposit Balance first (D) and upon exhausting of the deposit Balance; adjust against Interest Saved (B).
In case of outstanding dues to be realized on the loan account the interest saved amount will not be available for withdrawal.
Any withdrawal from the said Available Withdrawable Balance (E) will result in interest charge on the Home Loan outstanding.
Any withdrawal from the Interest Savings shall increase the Net Loan outstanding and shall be chargeable for interest.
In the event of a foreclosure of the loan, the total Loan Outstanding as per Normal HL (A) + accrued Interest for the month will need to be paid.
Unused Interest Saved Amount shall be refunded to the customer after the successful closure of the loan by payment of Loan Outstanding (A).