

Scheduled Collection
Demand Date 1/12/2025

	EMI Amount	Demand Date	Payment Date	Customer Paid	Posting Logic	Next Demand Date	Next Demand
a)	₹ 2,739.00	12/1/2025	12/1/2025	₹ 8,217.00	1EMI Adjusted Towards the Current Demand	3/1/2026	₹ 2,739.00
					2EMI's treated as advance EMI's for the next two months		
b)	₹ 2,739.00	12/1/2025	12/1/2025	₹ 9,000.00	1EMI Adjusted Towards the Current Demand	3/1/2026	₹ 2,739.00
					2EMI's treated as advance EMI's for the next two months		
					Rs.783 Adjusted as Part Payment towards o/s Principal		
c)	₹ 2,739.00	12/1/2025	12/1/2025	₹ 3,000.00	1EMI Adjusted Towards the Current Demand	1/1/2026	₹ 2,739.00
					Rs.261 Adjusted as Part Payment towards o/s Principal		
d)	₹ 2,739.00	12/1/2025	12/1/2025	₹ 2,000.00	Rs.2,000/- will be adjusted in current demand and Balance Rs.739/- will be the new demand for Dec 25	1/1/2026	Rs.2739.00+OD Rs.739/-
e)	₹ 2,739.00	12/1/2025	11/27/2025	₹ 2,000.00	Rs.2000/- will be adjusted as Part Payment towards o/s Principal	12/1/2025	₹ 2,739.00
	Current Demand already paid						
f)	₹ 2,739.00	12/1/2025	11/27/2025	₹ 2,739.00	1EMI's treated as advance EMI's for the next month	1/1/2026	₹ 2,739.00
	Current Demand already paid						
OD Collection							
18 Day DPD Customer							
	EMI Amount	Demand Date	Payment Date	Customer Paid	Posting Logic	Next Demand Date	Next Demand
a)	₹ 2,739.00	12/1/2025	12/1/2025	₹ 8,217.00	1EMI Adjusted Towards the Pending Demand	2/1/2026	₹ 2,739.00
					1EMI Adjusted Towards the Current Demand		
					1EMI's treated as advance EMI's for the next month		
b)	₹ 2,739.00	12/1/2025	12/1/2025	₹ 9,000.00	1EMI Adjusted Towards the Pending Demand	2/1/2026	₹ 2,739.00
					1EMI Adjusted Towards the Current Demand		
					1EMI's treated as advance EMI's for the next months		
					Rs.783 Adjusted as Part Payment towards o/s Principal		
c)	₹ 2,739.00	12/1/2025	12/1/2025	₹ 3,000.00	1EMI Adjusted Towards the Pending Demand	1/1/2026	Rs.2478(od)+Rs.2739
					Rs.261 Adjusted in Current Demand		
c)	₹ 2,739.00	12/1/2025	12/1/2025	₹ 2,000.00	Rs.2,000/- will be adjusted in the pending Demand	1/1/2026	Rs.2739.00+ODRs.739.00

Backdated (value-dated) payments:

The **same rules** apply even if the payment date is backdated.

Pre-closure:

The **pre-closure menu and process remain unchanged.**