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Govind -



SPANDANA SPHOORTY FINANCIAL LIMITED
CIN: U65100TG2005PLC005648
Regd. Office: C-Block, Wing B, 10th Floor, Plot No 1, Sy No 83/1,
Hyderabad Knowledge City, TSRC, Bandlaguda, Panamkitta
Hyderabad - 500084 (IN) Phone: +91 43 45474750
Email: info@spandanaphoorty.com

LOAN CARD / FACT SHEET

Branch Name: Baikunthapur

Name of the Borrower	URMILA	Loan ID:	35280560
Name of the Spouse	komal prasad	Loan Cycle:	6
Contact Number	435035	Group Name:	SITA
Date of Disbursement	07 Sep 2023	Mobile:	7354555731
Name of the Insured for CSI	URMILA & komal prasad	Name of the Insured for AI:	komal prasad
Insurance expiry date for CSI	06 Sep 2025	Accident Insurance (AI) Premium (₹):	200.90
Insurance expiry date for AI	06 Sep 2025		

(A) Loan Sanction Amount (₹)	62000	Loan term (in months)	24
(B) Total Interest on the Loan (₹)	19298.00	Repayment frequency	Monthly
(C) Other on-Loan charges		Number of Instalments	24
Loan Processing Fees (₹)	732.00	Actual Interest Rate (%)	25 %
(Inclusive of applicable taxes)			
(D) Credit Life Insurance (CLI) Premium (₹) (inclusive of applicable taxes)	1860.00	Effective annualized interest rate [computed on (D) using IRR approach and reducing balance method]	31.46%
		Amount of each instalment of repayment (₹)	3310.00
(E) Net Disbursement Amount (₹) [(A) - (C)]	59408.00	Pre-payment / Penal Charges (₹)	Nil
(F) Total amount to be paid by the Borrower (₹) [(A) + (B) + (C)]	83890.00	Penal Charges for delayed payment (₹)	Nil

Detailed Repayment Schedule

Installment No.	Date	Loan Repayment Schedule						Signature		Attendance
		Outstanding Principal (₹)	Principal (₹)	Interest (₹)	Installment (₹)	Amount Paid (₹)		CA	BM/Other	
1	06-11-2023	61237.95	762.05	2547.95	3310.00					P
2	04-12-2023	59102.38	2135.57	1174.43	3310.00					P
3	01-01-2024	56925.85	2176.53	1133.47	3310.00					P
4	03-02-2024	54960.51	1945.34	1364.66	3310.00					P
5	04-03-2024	52724.93	2255.58	1054.42	3310.00					P
6	01-04-2024	50426.09	2298.84	1011.16	3310.00					P
7	06-05-2024	48324.93	2101.16	1208.84	3310.00					P
8	03-06-2024	45941.71	2383.22	926.78	3310.00					P
9	01-07-2024	43512.78	2428.93	881.07	3310.00	3310				P
10	05-08-2024	41245.89	2266.89	1043.11	3310.00					P
11	10-09-2024	38726.91	2518.98	791.02	3310.00					P
12	07-10-2024	36345.29	2381.62	926.38	3310.00	3310				P
13	05-11-2024	33732.72	2612.97	697.03	3310.00					P
14	02-12-2024	31069.34	2663.08	646.92	3310.00	3300				P
15	06-01-2025	28504.05	2965.19	744.81	3310.00	3310				P
16	03-02-2025	25740.70	2763.35	546.65	3310.00	3310				P
17	03-03-2025	22924.36	2816.34	493.66	3310.00	3300				P
18	07-04-2025	20163.92	2760.44	549.56	3310.00	3310				P
19	05-05-2025	17240.63	2923.29	386.71	3310.00	3310				P
20	02-06-2025	14261.27	2979.36	330.64	3310.00	3310				P
21	07-07-2025	11293.15	2963.12	341.88	3310.00	3310				P
22	04-08-2025	8199.75	3093.42	216.58	3310.00	3310				P
23	01-09-2025	5046.99	3152.74	157.26	3310.00					P
24	06-10-2025	0.00	5046.99	121.01	5168.00					P
Neither by acknowledge that we have received		62000.00	19298.00	81298.00						

TOTAL

Customer support service (CSF): 18001705319 | Timing: 09:30 AM to 05:30 PM | Email: info@spandanaphoorty.com

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