

SPANDANA SPICHOOTY FINANCIAL LIMITED

CIN: 1659551, 2007PLC0345
 Head Office: Gachibowli, 10th Floor, Plot No 1, Sy No 83/1,
 Hyderabad - 500032. Tel: 011-43474750, 43474751
 Hyderabad - 500032, Plot No: 491 40 43474750
 E-mail: customer@spandanaspichooty.com

LOAN CARD / FACT SHEET

Branch Name: Surajpur



Name of the Borrower: **SUNITA SONI** Loan ID: **353979712**
 Name of the Spouse: **OM PRAKASH SONI** Loan Cycle: **0**
 Center Number: **51** Group Name: **DURGA**
 Date of Disbursement: **06 Dec 2023** Mobile: **9329249262**
 Name of the Insured for CSI: **SUNITA SONI & OM PRAKASH SONI** Name of the Insured for AI:
 Insurance expiry date for CSI: **05 Jun 2025** Accident Insurance (AI) Premium (₹): **0.00**

(A) Loan Sanction Amount (₹)	30000	Loan term (in months)	18
(B) Total Interest on the loan (₹)	6227.00	Repayment frequency	Monthly
(C) Other up-front charges		Number of Instalments	18
(i) Loan Processing fees (₹) (Inclusive of applicable taxes)	354.00	Annual Interest Rate (%)	25 %
(ii) Credit Shield Insurance (CSI) Premium (₹) (Inclusive of applicable taxes)	675.00	Effective annualized interest rate [computed on (D) using IRR approach and reducing balance method]	29.70%
(D) Net Disbursement Amount (₹) [(A) - (C)]	28971.00	Pre-payment / Penal Charges (₹)	2020.00
(E) Total amount to be paid by the Borrower (₹) [(A) + (B) + (C)]	37256.00	Penal Charges for delayed payment (₹)	Nil

Detailed Repayment Schedule

Instalment No.	Date	Loan Repayment Schedule					Signature		Attendance
		Outstanding Principal (₹)	Principal (₹)	Interest (₹)	Installment (₹)	Amount Paid (₹)	CA	RM/Other	
1	07-01-2024	28534.79	1465.21	554.79	2020.00	2020	Pareek		P
2	06-02-2024	27198.84	1335.95	684.05	2020.00	2020	Pareek		P
3	05-03-2024	25700.46	1498.38	521.62	2020.00	2020	Pareek		P
4	02-04-2024	24123.35	1527.11	492.89	2020.00	2020	Pareek		P
5	07-05-2024	22432.85	1440.50	579.50	2020.00	2020	Pareek		P
6	04-06-2024	21148.82	1584.03	435.97	2020.00	2020	Pareek		P
7	02-07-2024	19554.41	1614.41	405.59	2020.00	2020	Pareek		P
8	30-08-2024	17982.70	1551.71	466.29	2020.00	2020	Pareek		P
9	03-09-2024	16307.57	1675.13	344.87	2020.00	2020	Pareek		P
10	01-10-2024	14600.32	1707.25	312.75	2020.00	2020	Pareek		P
11	05-11-2024	12930.33	1669.99	350.01	2020.00	2020	Pareek		P
12	03-12-2024	11258.31	1772.02	247.98	2020.00	2020	Pareek		P
13	01-01-2025	9405.80	1752.51	267.49	2020.00	2020	Pareek		P
14	04-02-2025	7566.19	1839.61	180.39	2020.00	2020	Pareek		P
15	01-03-2025	5691.30	1871.89	145.11	2020.00	2020	Pareek		P
16	01-04-2025	3780.45	1910.85	109.15	2020.00	2020	Pareek		P
17	06-05-2025	1851.08	1929.37	93.63	2020.00	2020	Pareek		P
18	03-06-2025	0.00	1851.08	35.92	2020.00	2020	Pareek		P
			30090.00	6227.00	36227.00	1887	Pareek		

We hereby acknowledge that we have received the loan amount of ₹ 28971.00 on 06/12/2023.

Customer Support Service (CSS): 18001205519 | Timing: 09:30 AM to 6:00 PM | Email: customer@spandanaspichooty.com

Today Loan close total Amt. 1887 Paid
 Date - 3/06/2025