

SPANDANA SPHOORTY FINANCIAL LIMITED

100, 100th Street, 100th Floor, Plot No. 1, Sector 17, Gurgaon, Haryana 122001, India
 Tel: 01292-333333, Fax: 01292-333333, Email: info@spandana.com
 Website: www.spandana.com



LOAN CARD / FACT SHEET

Branch Name: Bhalki



Name of the Borrower: SANTOSHI
 Name of the Spouse: SHAILESH
 Group Name: khandre galli C2
 Date of Disbursement: 03 May 2024
 Name of the Insured for CSI: SANTOSHI & SHAILESH
 Date of Insurance Policy: 02 Mar 2026
 Date of Insurance Policy: 02 Mar 2026

Loan ID: 355626344
 Loan Cycle: 2
 Group Name: khandre galli C2 Shobhal
 Mobile: 9591335212
 Name of the Insured for AI: SANTOSHI & SHAILESH
 Accident Insurance (AI) Premium (₹): 200.00

(A) Loan Sanction Amount (₹)	65000	Loan term (in months)	24
(B) Total Interest on the Loan (₹)	18327.00	Repayment frequency	Monthly
(C) Other up-front charges		Number of Installments	24
(D) Loan Processing Fees (₹) (inclusive of applicable taxes)	767.00	Actual Interest Rate (%)	29.60%
(E) Credit Life Insurance (CSI) Premium (₹) (inclusive of applicable taxes)	1950.00	Effective annualized interest rate [computed on (D) using IRR approach and reducing balance method]	34.70%
(F) Net Disbursement of Amount (₹) [(A) - (C)]	62263.00	Amount of each installment of repayment (₹)	3470.00
(G) Total amount to be paid by the Borrower (₹) [(A) + (B) + (C)]	83327.00	Pre-payment / Penal Charges (₹)	Nil
		Penal Charges for delayed payment (₹)	Nil

Detailed Repayment Schedule

Installment No.	Date	Outstanding Principal (₹)	Principal (₹)	Interest (₹)	Installment (₹)	Amount Paid (₹)	CA	Signature	Remarks
1	03-05-2024	62910.14	2089.86	1381.14	3470.00	3470.00			
2	03-06-2024	60732.81	2177.33	1292.67	3470.00	3470.00			
3	03-07-2024	58552.34	2180.47	1289.53	3470.00	3470.00			
4	03-08-2024	56365.47	2260.87	1203.13	3470.00	3470.00			
5	03-09-2024	54180.57	2274.90	1195.10	3470.00	3470.00			
6	03-10-2024	51987.37	2323.20	1146.80	3470.00	3470.00			
7	03-11-2024	49779.44	2407.93	1062.07	3470.00	3470.00			
8	03-12-2024	47555.78	2423.66	1046.34	3470.00	3470.00			
9	03-01-2025	45348.57	2507.21	962.79	3470.00	3470.00			
10	03-02-2025	43148.57	2528.35	941.65	3470.00	3470.00			
11	03-03-2025	40948.15	2582.01	887.96	3470.00	3470.00			
12	03-04-2025	38748.69	2717.69	825.51	3470.00	3470.00			
13	03-05-2025	36548.13	2694.56	775.44	3470.00	3470.00			
14	03-06-2025	34348.19	2774.94	695.06	3470.00	3470.00			
15	03-07-2025	32148.50	2810.69	659.31	3470.00	3470.00			
16	03-08-2025	29948.78	2889.72	600.28	3470.00	3470.00			
17	03-09-2025	27749.05	2931.73	538.27	3470.00	3470.00			
18	03-10-2025	25549.07	2993.98	476.02	3470.00	3470.00			
19	03-11-2025	23349.22	3070.85	399.15	3470.00	3470.00			
20	03-12-2025	21149.47	3122.75	347.25	3470.00	3470.00			
21	03-01-2026	18949.35	3198.12	271.88	3470.00	3470.00			
22	03-02-2026	16749.39	3256.96	213.04	3470.00	3470.00			
23	03-03-2026	14549.27	3326.12	143.88	3470.00	3470.00			
24	03-04-2026	0.00	3450.27	66.73	3517.00	3517.00			
			65000.00	18327.00	83327.00				

We hereby acknowledge that we have received
 FCI AL

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

Closed