

**स्पंदना स्फूर्ति फाइनेशियल लिमिटेड**

CIN: LA5929TG2003PLC040648

रजिस्टर्ड ऑफिस: गैलेक्सी विंग बी, 16वां तल, प्लॉट नंबर 1, Sy No 83/1,  
हंदराबाद नॉलेंज सिटी, TSIIIC, रायदुर्ग, वनमल्ला

हंदराबाद - 500081 (तेलंगाना). फोन: +91 40 45474750

ईमेल: [css@spandanaphoorty.com](mailto:css@spandanaphoorty.com)



**लोन कार्ड / फैक्ट शीट**

ब्रांच का नाम: **Simrahi**

उधारकर्ता का नाम

**BIBI ROJNI**

पति का नाम

**md kalim**

सेक्टर नंबर

**Pratapganj C5**

लान आईडी

ऋण चक्र

ग्रुप का नाम

मोबाइल नंबर

AI के लिए वीमित व्यक्ति का नाम

एक्सिडेंटल इश्योरस (AI) प्रीमियम (₹)

355537628

1

Pratapganj C5 Chithi Palar Ward No 5 Aijun  
Khatun1

6205744678

md kalim

200.00

ऋण वितरण की तारीख

**07 Mar 2024**

CSI के लिए वीमित व्यक्ति का नाम

**BIBI ROJNI & md kalim**

CSI के लिए वीमा समाप्ति की तिथि

**06 Mar 2026**

AI के लिए वीमा समाप्ति की तिथि

**06 Mar 2026**

स्वीकृत राशि (₹)

(B) ऋण पर कुल ब्याज (₹)

(C) अन्य अग्रिम शुल्क

(i) ऋण प्रसंस्करण शुल्क (₹)  
(लागू करों के साथ)

(ii) क्रेडिट शील्ड इश्योरस (CSI) का प्रीमियम (₹) (लागू करों के साथ)

(D) शुद्ध वितरण राशि (₹) [(A) - (C)]

(E) उधारकर्ता द्वारा भुगतान की जाने वाली कुल राशि (₹) [(A) + (B) + (C)]

45000 ऋण की अवधि (महीना में)

12269.00 पुनर्भुगतान की आवृत्ति

531.00 वार्षिक ब्याज दर (%)

1350.00 प्रस्तावित वार्षिक ब्याज दर [IRR एप्लिकेशन रिजल्टिंग बेलेंस मधुड़ का उपयोग कर (D) पर गणना की गई]

43119.00 पुनर्भुगतान की प्रत्येक किस्त की राशि (₹)

59150.00 पूर्व भुगतान / दंडात्मक राज (₹)

भुगतान में देरी पर दंडात्मक राज (₹)

24

Weekly

102

25 %

30.16%

560.00

₹

₹

**पुनर्भुगतान का विस्तृत शिड्यूल (Detailed Repayment Schedule)**

ऋण पुनर्भुगतान का शिड्यूल

हस्ताक्षर

उपस्थिति

| किस्त क्रमांक | दिनांक     | शेष मूलधन (₹) | मूलधन (₹) | ब्याज (₹) | किस्त (₹) | भुगतान की गई राशि (₹) | सीए | बीएम/अन्य | उपस्थिति |
|---------------|------------|---------------|-----------|-----------|-----------|-----------------------|-----|-----------|----------|
| 1             | 20-03-2024 | 44840.68      | 159.32    | 400.68    | 560.00    | 560                   | SH  |           | P        |
| 2             | 27-03-2024 | 44495.67      | 345.01    | 214.99    | 560.00    | 560                   | SH  |           | P        |
| 3             | 03-04-2024 | 44149.01      | 346.66    | 213.34    | 560.00    | 560                   | SH  |           | P        |
| 4             | 10-04-2024 | 43800.68      | 348.33    | 211.67    | 560.00    | 560                   | SH  |           | P        |
| 5             | 17-04-2024 | 43450.68      | 350.00    | 210.00    | 560.00    | 560                   | SH  |           | P        |
| 6             | 24-04-2024 | 43099.01      | 351.67    | 208.33    | 560.00    | 560                   | SH  |           | P        |
| 7             | 01-05-2024 | 42745.65      | 353.36    | 206.64    | 560.00    | 560                   | SH  |           | P        |
| 8             | 08-05-2024 | 42390.59      | 355.06    | 204.94    | 560.00    | 560                   | SH  |           | P        |
| 9             | 15-05-2024 | 42033.83      | 356.76    | 203.24    | 560.00    | 560                   | SH  |           | P        |
| 10            | 22-05-2024 | 41675.36      | 358.47    | 201.53    | 560.00    | 560                   | SH  |           | P        |
| 11            | 29-05-2024 | 41315.17      | 360.19    | 199.81    | 560.00    | 560                   | SH  |           | P        |
| 12            | 05-06-2024 | 40953.26      | 361.91    | 198.09    | 560.00    | 560                   | SH  |           | P        |
| 13            | 12-06-2024 | 40589.61      | 363.65    | 196.35    | 560.00    | 560                   | SH  |           | P        |
| 14            | 19-06-2024 | 40224.22      | 365.39    | 194.61    | 560.00    | 560                   | SH  |           | P        |
| 15            | 26-06-2024 | 39857.08      | 367.14    | 192.86    | 560.00    | 560                   | SH  |           | P        |
| 16            | 03-07-2024 | 39488.18      | 368.90    | 191.10    | 560.00    | 560                   | SH  |           | P        |
| 17            | 10-07-2024 | 39117.51      | 370.67    | 189.33    | 560.00    | 560                   | SH  |           | P        |
| 18            | 17-07-2024 | 38745.06      | 372.45    | 187.55    | 560.00    | 560                   | SH  |           | P        |
| 19            | 24-07-2024 | 38370.82      | 374.24    | 185.76    | 560.00    | 560                   | SH  |           | P        |
| 20            | 31-07-2024 | 37994.79      | 376.03    | 183.97    | 560.00    | 560                   | SH  |           | P        |
| 21            | 07-08-2024 | 37616.96      | 377.83    | 182.17    | 560.00    | 560                   | SH  |           | P        |
| 22            | 14-08-2024 | 37237.32      | 379.64    | 180.36    | 560.00    | 560                   | SH  |           | P        |
| 23            | 21-08-2024 | 36855.86      | 381.46    | 178.54    | 560.00    | 560                   | SH  |           | P        |
| 24            | 28-08-2024 | 36472.57      | 383.29    | 176.72    | 560.00    | 560                   | SH  |           | P        |
| 25            | 04-09-2024 | 36087.44      | 385.13    | 174.87    | 560.00    | 560                   | SH  |           | P        |
| 26            | 11-09-2024 | 35700.46      | 386.98    | 173.02    | 560.00    | 560                   | SH  |           | P        |
| 27            | 18-09-2024 | 35311.63      | 388.83    | 171.17    | 560.00    | 560                   | SH  |           | P        |

|    |            |          |        |        |        |     |     |            |
|----|------------|----------|--------|--------|--------|-----|-----|------------|
| 28 | 25-09-2024 | 34920.93 | 390.70 | 169.30 | 560.00 | S60 | KK  | P          |
| 29 | 02-10-2024 | 34528.36 | 392.57 | 167.43 | 560.00 | S60 | KK  | P          |
| 30 | 09-10-2024 | 34133.91 | 394.45 | 165.55 | 560.00 | S60 | KIC | P          |
| 31 | 16-10-2024 | 33737.57 | 396.34 | 163.66 | 560.00 | S60 | KIC | P          |
| 32 | 23-10-2024 | 33339.33 | 398.24 | 161.76 | 560.00 | S60 | KIC | P          |
| 33 | 30-10-2024 | 32939.18 | 400.15 | 159.85 | 560.00 | S60 | KIC | P          |
| 34 | 06-11-2024 | 32537.11 | 402.07 | 157.93 | 560.00 | S60 | KK  | P          |
| 35 | 13-11-2024 | 32133.11 | 404.00 | 156.00 | 560.00 | S60 | KIC | P          |
| 36 | 20-11-2024 | 31727.17 | 405.94 | 154.06 | 560.00 | S60 | KIC | P          |
| 37 | 27-11-2024 | 31319.29 | 407.88 | 152.12 | 560.00 | S60 | KIC | P          |
| 38 | 04-12-2024 | 30909.45 | 409.84 | 150.16 | 560.00 | S60 | KIC | P          |
| 39 | 11-12-2024 | 30497.65 | 411.80 | 148.20 | 560.00 | S60 | KIC | P          |
| 40 | 18-12-2024 | 30083.87 | 413.78 | 146.22 | 560.00 | S60 | KIC | P          |
| 41 | 25-12-2024 | 29668.11 | 415.76 | 144.24 | 560.00 | S60 | KIC | P          |
| 42 | 01-01-2025 | 29250.35 | 417.76 | 142.24 | 560.00 | S60 | KIC | P          |
| 43 | 08-01-2025 | 28830.59 | 419.76 | 140.21 | 560.00 | S60 | KIC | P          |
| 44 | 15-01-2025 | 28408.82 | 421.77 | 138.23 | 560.00 | S60 | KIC | P          |
| 45 | 22-01-2025 | 27985.03 | 423.79 | 136.21 | 560.00 | S60 | KIC | P          |
| 46 | 29-01-2025 | 27559.20 | 425.83 | 134.17 | 560.00 | S60 | KIC | P          |
| 47 | 05-02-2025 | 27131.33 | 427.87 | 132.13 | 560.00 | S60 | KIC | P          |
| 48 | 12-02-2025 | 26701.41 | 429.92 | 130.08 | 560.00 | S60 | KIC | P          |
| 49 | 19-02-2025 | 26269.43 | 431.98 | 128.02 | 560.00 | S60 | KIC | P          |
| 50 | 26-02-2025 | 25835.38 | 434.05 | 125.95 | 560.00 | S60 | KIC | P          |
| 51 | 05-03-2025 | 25399.25 | 436.13 | 123.87 | 560.00 | S60 | KIC | P          |
| 52 | 12-03-2025 | 24961.03 | 438.22 | 121.78 | 560.00 | S60 | KIC | P          |
| 53 | 19-03-2025 | 24520.71 | 440.32 | 119.68 | 560.00 | S60 | KIC | P          |
| 54 | 26-03-2025 | 24078.28 | 442.43 | 117.57 | 560.00 | S60 | KIC | P          |
| 55 | 02-04-2025 | 23633.72 | 444.56 | 115.44 | 560.00 | S60 | KIC | P          |
| 56 | 09-04-2025 | 23187.03 | 446.69 | 113.31 | 560.00 | S60 | KIC | P          |
| 57 | 16-04-2025 | 22738.20 | 448.83 | 111.17 | 560.00 | S60 | KIC | P          |
| 58 | 23-04-2025 | 22287.22 | 450.98 | 109.02 | 560.00 | S60 | KIC | P          |
| 59 | 30-04-2025 | 21834.08 | 453.14 | 106.86 | 560.00 | S60 | KIC | 02-05-2025 |
| 60 | 07-05-2025 | 21378.76 | 455.32 | 104.68 | 560.00 | S60 | KIC | 09-05-2025 |
| 61 | 14-05-2025 | 20921.26 | 457.50 | 102.50 | 560.00 | S60 | KIC | 16-05-2025 |
| 62 | 21-05-2025 | 20461.57 | 459.69 | 100.31 | 560.00 | S60 | KK  | 23-05-2025 |
| 63 | 28-05-2025 | 19999.67 | 461.90 | 98.10  | 560.00 | S60 | KK  | 01-05-2025 |
| 64 | 04-06-2025 | 19535.56 | 464.11 | 95.89  | 560.00 | S60 | KK  |            |
| 65 | 11-06-2025 | 19069.22 | 466.34 | 93.66  | 560.00 | X   |     |            |
| 66 | 18-06-2025 | 18600.65 | 468.57 | 91.43  | 560.00 | X   |     |            |
| 67 | 25-06-2025 | 18129.83 | 470.82 | 89.18  | 560.00 | S60 | KK  | 02-07-2025 |
| 68 | 02-07-2025 | 17656.75 | 473.08 | 86.92  | 560.00 | S60 | KK  |            |
| 69 | 09-07-2025 | 17181.41 | 475.34 | 84.66  | 560.00 | S60 | KK  | 16-07-2025 |
| 70 | 16-07-2025 | 16703.79 | 477.62 | 82.38  | 560.00 | S60 | KK  | 23-07-2025 |
| 71 | 23-07-2025 | 16223.88 | 479.91 | 80.09  | 560.00 | S60 | KK  |            |
| 72 | 30-07-2025 | 15741.67 | 482.21 | 77.79  | 560.00 | S60 | KK  | 06-08-2025 |
| 73 | 06-08-2025 | 15257.14 | 484.53 | 75.47  | 560.00 | S60 | KK  |            |
| 74 | 13-08-2025 | 14770.29 | 486.85 | 73.15  | 560.00 | S60 | KK  |            |
| 75 | 20-08-2025 | 14281.11 | 489.18 | 70.82  | 560.00 | S60 | KK  |            |
| 76 | 27-08-2025 | 13789.58 | 491.53 | 68.47  | 560.00 | S60 | KK  |            |
| 77 | 03-09-2025 | 13295.69 | 493.89 | 66.11  | 560.00 | S60 | KK  |            |
| 78 | 10-09-2025 | 12799.44 | 496.25 | 63.75  | 560.00 | S60 | KK  |            |
| 79 | 17-09-2025 | 12300.81 | 498.63 | 61.37  | 560.00 | S60 | KK  |            |
| 80 | 24-09-2025 | 11799.79 | 501.02 | 58.98  | 560.00 | S60 | KK  |            |
| 81 | 01-10-2025 | 11296.36 | 503.43 | 56.57  | 560.00 | S60 | KK  |            |
| 82 | 08-10-2025 | 10790.52 | 505.84 | 54.16  | 560.00 | S60 | KK  |            |
| 83 | 15-10-2025 | 10282.26 | 508.26 | 51.74  | 560.00 | S60 | KK  |            |
| 84 | 22-10-2025 | 9771.56  | 510.70 | 49.30  | 560.00 | S60 | KK  |            |
| 85 | 29-10-2025 | 9258.41  | 513.15 | 46.85  | 560.00 | S60 | KK  |            |
| 86 | 05-11-2025 | 8742.80  | 515.61 | 44.39  | 560.00 | S60 | KK  |            |
| 87 | 12-11-2025 | 8224.72  | 518.08 | 41.92  | 560.00 | S60 | KK  |            |
| 88 | 19-11-2025 | 7704.15  | 520.57 | 39.43  | 560.00 | S60 | KK  |            |
| 89 | 26-11-2025 | 7181.09  | 523.06 | 36.94  | 560.00 | S60 | KK  |            |
| 90 | 03-12-2025 | 6655.52  | 525.57 | 34.43  | 560.00 | S60 | KK  |            |