



Photograph of
 the
 Applicant & spouse

LOAN CARD / FACT SHEET

Branch Name: **Bhavnagar**

Name of the Borrower: **JAYABEN BHANAJIBHAI CHAVDA** Loan ID: **352016702**
 Name of the Spouse: **CHAVDA BHANAJIBHAI MOHANBHAI** Loan Cycle: **1**
 Center Number: **Kumbharwada C21** Group Name: **Kumbharwada C21 Kumbharwada Pani Ni Taki**
 Date of Disbursement: **30 Jun 2023** Mobile: **6352575593**
 Name of the Insured for CSI: **JAYABEN BHANAJIBHAI CHAVDA & CHAVDA BHANAJIBHAI MOHANBHAI** Name of the Insured for AI: **CHAVDA BHANAJIBHAI MOHANBHAI**
 Insurance expiry date for CSI: **29 Jun 2025** Accident Insurance (AI) Premium (₹): **200.00**
 Insurance expiry date for AI: **29 Jun 2025**

(A) Loan Sanction Amount (₹)	42000	Loan term (in months)	24
(B) Total Interest on the Loan (₹)	11966.00	Repayment frequency	Monthly
(C) Other up-front charges		Number of Instalments	24
(i) Loan Processing Fees (₹) (inclusive of applicable taxes)	496.00	Actual Interest Rate (%)	25 %
(ii) Credit Shield Insurance (CSI) Premium (₹) (inclusive of applicable taxes)	1260.00	Effective annualized interest rate [computed on (D) using IRR approach and reducing balance method]	29.82%
(D) Net Disbursement Amount (₹) [(A) - (C)]	40244.00	Amount of each instalment of repayment (₹)	2240.00
(E) Total amount to be paid by the Borrower (₹) [(A) + (B) + (C)]	55722.00	Pre-payment / Penal Charges (₹)	Nil
		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	02-08-2023	40709.32	1290.68	949.32	2240.00				
2	02-09-2023	39233.70	1375.62	864.38	2240.00				
3	02-10-2023	37901.93	1431.77	808.23	2240.00				
4	02-11-2023	36466.70	1435.23	804.47	2240.00				
5	02-12-2023	34976.02	1490.68	749.32	2240.00				
6	02-01-2024	33478.66	1497.36	742.64	2240.00				
7	02-02-2024	31949.51	1529.15	713.5	2240.00				
8	02-03-2024	30344.12	1605.39	634.61	2240.00				
9	02-04-2024	28748.41	1595.71	644.29	2240.00				
10	02-05-2024	27099.13	1649.28	590.72	2240.00				
11	02-06-2024	25434.52	1664.61	575.39	2240.00				
12	02-07-2024	23717.15	1717.37	522.63	2240.00				
13	02-08-2024	21980.73	1736.42	503.58	2240.00				
14	02-09-2024	20207.44	1773.29	466.71	2240.00				
15	02-10-2024	18382.66	1824.78	415.22	2240.00				
16	02-11-2024	16532.98	1849.68	390.32	2240.00				
17	02-12-2024	14632.70	1900.28	339.72	2240.00				
18	02-01-2025	12703.39	1929.31	310.69	2240.00				
19	02-02-2025	10733.12	1970.27	269.73	2240.00				
20	02-03-2025	8698.96	2034.16	205.84	2240.00				
21	02-04-2025	6643.66	2055.30	184.70	2240.00				
22	02-05-2025	4540.17	2103.49	136.51	2240.00				
23	02-06-2025	2396.57	2143.60	96.40	2240.00				
24	02-07-2025	0.00	2396.57	49.43	2416.00				
TOTAL			42000.00	11966.00	53966.00				

We hereby acknowledge that we have received

40000

Rahul