

SPANDANA SPOORTY FINANCIAL LIMITED

CIN: L65929TG2003PLC040648
Regd. Office: Galaxy, Wing B, 16th Floor, Plot No.1, Sy No 83/1,
Hyderabad Knowledge City, TSIC, Raidurg, Panmakhta
Hyderabad - 500081 (TS). Phone: +91 40 45474750
E-mail: css@spandanaspportunity.com

LOAN CARD / FACT SHEET

Branch Name: Hatadihi

Name of the Borrower:

SASMITA JENA

Loan ID:

357672057

Name of the Spouse:

ASHOK JENA

Loan Cycle:

CDL-1

Center Number:

388728

Group Name:

LAXMAN

Date of Disbursement:

31 Jul 2024

Mobile:

9124840195

Name of the Insured for CSI:

SASMITA JENA & ASHOK JENA

Name of the Insured for AI:

0.00

Insurance expiry date for CSI:

30 Jul 2025

Accident Insurance (AI) Premium (₹):

Insurance expiry date for AI:

(A) Loan Sanction Amount (₹)

15499

Loan term (in months)

12

(B) Total Interest on the Loan (₹)

2252.00

Repayment frequency

Monthly

(C) Other up-front charges

183.00

Number of Instalments

12

(i) Loan Processing Fees (₹)
(inclusive of applicable taxes)

183.00

Actual Interest Rate (%)

25 %

(ii) Credit Shield Insurance (CSI) Premium (₹) (inclusive of applicable taxes)

232.00

Effective annualized interest rate [computed on (D) using IRR approach and reducing balance method]

31.02%

(D) Net Disbursement Amount (₹) [(A) - (C)]

15084.00

Pre-payment / Penal Charges (₹)

Nil

(E) Total amount to be paid by the Borrower (₹) [(A) + (B) + (C)]

18166.00

Penal Charges for delayed payment (₹)

Nil

Detailed Repayment Schedule

Instalment No.	Date	Detailed Repayment Schedule						Signature		Attendance
		Outstanding Principal (₹)	Principal (₹)	Interest (₹)	Installment (₹)	Amount Paid (₹)	CA	BM/Other		
1	05-09-2024	14211.17	1087.83	382.17	1470.00	1470.	Bhambha		P	
2	05-10-2024	13237.29	1173.88	296.12	1470.00	1470.	Bhambha		P	
3	05-11-2024	12048.36	1188.93	281.07	1470.00	1470	Bhambha		P	
4	05-12-2024	10825.93	1222.43	247.57	1470.00	1470	Bhambha		P	
5	05-01-2025	9585.80	1240.13	229.87	1470.00	1470	Bhambha		P	
6	05-02-2025	8319.33	1266.47	203.53	1470.00	1470	Bhambha		P	
7	05-03-2025	7005.88	1310.45	159.55	1470.00	1470	Bhambha		P	
8	05-04-2025	5687.70	1321.18	148.82	1470.00	1000/-	Krishna	20/09/25		
9	05-05-2025	4334.57	1353.13	116.87	1470.00	1000/-	Krishna	20/11/25	125	
10	05-06-2025	2956.61	1377.96	92.04	1470.00	1000/-	Krishna	20/11/25		
11	05-07-2025	1547.36	1409.25	60.75	1470.00	1500/-	Krishna		P	
12	05-08-2025	0.00	1547.36	33.64	1581.00	1500/-	Krishna	Dr-20/09/25 (Pandu)		
We hereby acknowledge that we have received TOTAL			15499.00	2252.00	17751.00	1400/-	Krishna	Dr-20/09/25	58	
						1000	Krishna	10/11/25		

We hereby acknowledge that we have received TOTAL

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

1000 - Jagdish (5/6/26)
1000 - Jagdish (6/5/26)

2025
10037

2025
10037