

LoanAmount₹

31000

Nameoftheborrower

NIBEDITA BAG DHARA

W/oorD/o

SWAPAN BAH

MobNo.

xxxxxxxx8459

GroupName/No.

499015 KOTULPUR 1231

CentreNo.

223209

Insurance Covered For

NIBEDITA BAG DHARA &**NARAYAN DHARA****NARAYAN DHARA**

Accidental Insurance Applicant Name:

ApplicationID:

359916883

Date of disbursement

23 Nov 2025

Int.rate

25

LoanProcessingfeeRs

549.00

Insurancepremium₹

929.38

Loanrepaymentfrequency

Monthly

Accidental Insurance Premium:

0

Inst.No	Date	Signature	LoanRecoveryDetails					Attendance
			Prin.Paid	Prin.Balance	Int.Paid	Int.Balance	TotalPaid	
1	10-12-2025	CA	1272.52	29727.48	397.48	8212.52	1650	1650
2	14-01-2026	Swapan	1077.08	28650.4	592.92	7619.6	1650	1650
3	11-02-2026	Swapan	955.7	27694.7	714.3	6905.3	1650	1650
4	11-03-2026	Swapan	1117.62	26577.08	552.38	6352.92	1650	1650
5	08-04-2026	Swapan	1139.91	25437.17	530.09	5822.83	1650	1650
6	13-05-2026	Swapan	1035.81	24401.36	634.19	5188.64	1650	1650
7	10-06-2026	Swapan	1183.31	23218.05	486.69	4701.95	1650	1650
8	08-07-2026		1206.91	22011.14	463.09	4238.86	1650	1650
9	12-08-2026		1121.23	20889.91	548.77	3690.09	1650	1650
10	09-09-2026		1253.35	19636.56	416.65	3273.44	1650	1650
11	14-10-2026		1278.34	18358.22	391.66	2881.78	1650	1650
12	11-11-2026		1212.3	17145.92	457.7	2424.08	1650	1650
13	09-12-2026		1328.02	15817.9	341.98	2082.1	1650	1650
14	03-01-2027		1354.51	14463.39	315.49	1766.61	1650	1650
15	10-02-2027		1309.41	13153.98	360.59	1406.02	1650	1650
16	10-03-2027		1407.64	11746.34	262.36	1143.66	1650	1650
17	14-04-2027		1435.72	10310.62	234.28	909.38	1650	1650
18	12-05-2027		1412.94	8897.68	257.06	652.32	1650	1650
19	09-06-2027		1492.53	7405.15	177.47	474.85	1650	1650
20	14-07-2027		1522.3	5882.85	147.7	327.15	1650	1650
21	11-08-2027		1523.33	4359.52	146.57	180.48	1650	1650
22	08-09-2027		1583.05	2776.47	86.95	93.53	1650	1650
23	13-10-2027		1600.78	1175.69	69.22	24.31	1650	1650
24	10-11-2027		1175.69	0	24.31	0	1957	1957

CustomerSupportService (CSS): 180012519 | Timing: 09:30 am to 06:30 pm | Email: css@spandanasploorty.com**Terms & Conditions:**

- The loan is required for the purpose mentioned in the Loan Application Form. The borrower will utilize the loan for this purpose only.
- The financial transactions will be undertaken mainly in the center meeting at a central designated place. The disbursement of loan shall be made to the borrower Bank Account as mentioned in the Loan Application Form.
- The borrower's information will be kept confidential and the same will not be shared with anybody except agencies approved by regulator/Government Authorities.
- Borrower has an option to repay the loan in weekly/ fortnightly/ monthly mode as chosen in the Loan Application Form with an effective interest rate on diminishing balance as mentioned in Loan Application Form and Annual Percentage Rate as mentioned in Sanction Letter.
- The Loan Application Form/Sanction Letter discloses the rate of interest, Loan Processing Fee, Credit Insurance Premium and all other terms and conditions in clear and transparent manner.
- The Company provides every borrower, an acknowledgement for receipt of all Loan Application Forms, a copy of Sanction Letter and a Loan Card containing repayment schedule and terms and conditions for the loans disbursed.
- This loan card represents the acceptance of loan disbursed to the borrower including the terms and conditions as printed on the loan card, disclosure of charges and the terms mentioned in the Loan Agreement and DPN signed along with this card.
- This Loan Card is the repayment schedule for the loan being disbursed to the above mentioned borrower. It also serves as a receipt for all the money collected from the borrower on countersign by the Spandana Staff.
- The borrowers are advised strictly not to pay any amounts more than the amounts mentioned in the loan card to the Spandana staff. In case any additional demands are made by the staff, the same should be confirmed with the Branch Manager.
- The amounts mentioned herein are towards the Loan installment (including the principal and interest thereon), the processing fee (including the GST thereon) and the optional insurance premium if, the borrower subscribes to the insurance cover. Insurance cover is optional and is provided directly by the Insurance Company; Spandana as Master Policy Holder only facilitates this process.
- This is a loan repayable as per the above schedule. The borrower is expected to sign a Demand Promissory Note (DPN) for this liability. In case the demand is being made differently from this schedule, a written intimation, with a reasonable time notice will be served to the borrower.
- For the clients opting for insurance coverage, the insurance premium collected is passed on to the Insurance Company at actual as per IRDA guidelines.
- The grant of loan is not linked to any other product/services offered by the MFI
- No Margin money or any other deposit is being collected on this loan. Borrower is free to make pre-payments or foreclosure of the loan at any time. No pre-payment penalty is charged on this loan. In case of foreclosure, the borrower is advised to make the payment and gather acknowledgement on this loan card from the Branch**