

LoanAmount ₹
Name of the borrower
W/o or D/o
Mob No.
Group Name/No.
Centre No.
Insurance Covered For
Accidental Insurance Applicant Name:

32000
SIMA BISUI DHARA
SRIKANTA BISUI
XXXXXXXXXX4527
452235 C1 Geliva1
382037
SIMA BISUI DHARA & SANJOY
SANJOY DHARA

Application ID:
Date of disbursement
Int. rate
Loan Processing fee Rs
Insurance premium ₹
Loan repayment frequency

359987205
27 Nov 2023
25
566.00
960.00
Monthly

Accidental Insurance Premium: **0**

Inst.No	Date	Signature	BM/Others	Loan Recovery Details					Attendance
				Prin.Paid	Prin.Balance	Int.Paid	Int.Balance	Total Paid	
1	08-12-2025	CA		789.45	31210.55	920.55	8559.45	1710	17/10/24
2	12-01-2026	Sanjoy		961.8	30248.75	748.2	7811.25	1710	17/10/24
3	09-02-2026	Sanjoy		1129.89	29118.86	580.11	7231.14	1710	17/10/24
4	09-03-2026	Sanjoy		1151.56	27967.3	558.44	6672.7	1710	17/10/24
5	13-04-2026	Sanjoy		1039.55	26927.75	670.45	6002.25	1710	17/10/24
6	11-05-2026	Sanjoy		1193.58	25734.17	516.42	5485.83	1710	17/10/24
7	08-06-2026	Sanjoy		1216.47	24517.7	493.53	4992.3	1710	17/10/24
8	13-07-2026			1122.25	23395.45	587.75	4404.55	1710	
9	10-08-2026			1261.32	22134.13	448.68	3955.87	1710	
10	14-09-2026			1179.39	20954.74	530.61	3425.26	1710	
11	12-10-2026			1308.13	19646.61	401.87	3023.39	1710	
12	09-11-2026			1333.22	18313.39	376.78	2646.61	1710	
13	14-12-2026			1270.98	17042.41	439.02	2207.59	1710	
14	11-01-2027			1383.16	15659.25	326.84	1880.75	1710	
15	08-02-2027			1409.69	14249.56	300.31	1580.44	1710	
16	08-03-2027			1368.4	12881.16	341.6	1238.84	1710	
17	12-04-2027			1462.96	11418.2	247.04	991.8	1710	
18	10-05-2027			1491.02	9927.18	218.98	772.82	1710	
19	14-06-2027			1472.02	8455.16	237.98	534.84	1710	
20	12-07-2027			1547.85	6907.31	162.15	372.69	1710	
21	09-08-2027			1577.53	5329.78	132.47	240.22	1710	
22	13-09-2027			1582.23	3747.55	127.77	112.45	1710	
23	11-10-2027			1638.13	2109.42	71.87	40.58	1710	
24	08-11-2027			2109.42	0	40.58	0	2351	

Customer Support Service (CSS): 18001205519 | 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 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/service 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**