

SPANDANA SPHOORTY FINANCIAL LIMITED

Loan Repayment Schedule

BranchName: **Bishnudur**

LoanAmount₹

Nameoftheborrower

W/orD/o

MobNo.

GroupName/No.

CentreNo.

Insurance Covered For

Accidental Insurance Applicant Name:

40000

SUMANA ROY

HARADHAN PARAMANIK

xxxxxxxxxx3526

pachmura 100 C6 G4

399706

SUMANA ROY & RAMU ROY

RAMU ROY

ApplicationID:

Date of disbursement

Int.rate

LoanProcessingfeeRs

Insurancepremium₹

Loanrepaymentfrequency

359850596

15 Nov 2025

26

708.00

1199.00

Monthly

Accidental Insurance Premium:

0

Inst.No	Date	Signature		LoanRecoveryDetails					Attendance
		CA	BM/Others	Prin.Paid	Prin.Balance	Int.Paid	Int.Balance	TotalPaid	
1	11-12-2025	2150							
2	08-01-2026	2150		1409.18	38590.82	740.82	10789.18	2150	
3	12-02-2026	2150		1380.3	37210.52	769.7	10019.48	2150	
4	12-03-2026	2150		1222.29	35988.23	927.71	9091.77	2150	
5	09-04-2026	2150		1432.21	34556.02	717.79	8373.98	2150	
6	14-05-2026	2150		1460.77	33095.25	689.23	7684.75	2150	
7	11-06-2026	2150		1324.89	31770.36	825.11	6859.64	2150	
8	09-07-2026			1516.33	30254.03	633.67	6225.97	2150	
9	13-08-2026			1546.58	28707.45	603.42	5622.55	2150	
10	10-09-2026			1434.28	27273.17	715.72	4906.83	2150	
11	08-10-2026			1606.03	25667.14	543.97	4362.86	2150	
12	12-11-2026			1638.06	24029.08	511.94	3850.92	2150	
13	10-12-2026			1550.92	22478.16	599.08	3251.84	2150	
14	14-01-2027			1701.67	20776.49	448.33	2803.51	2150	
15	11-02-2027			1632.01	19144.48	517.99	2285.52	2150	
16	11-03-2027			1768.16	17376.32	381.84	1903.68	2150	
17	08-04-2027			1803.43	15572.89	346.57	1557.11	2150	
18	13-05-2027			1839.4	13733.49	310.6	1246.51	2150	
19	10-06-2027			1807.6	11925.89	342.4	904.11	2150	
20	08-07-2027			1912.14	10013.75	237.86	666.25	2150	
21	12-08-2027			1950.27	8063.48	199.73	466.52	2150	
22	09-09-2027			1948.97	6114.51	201.03	265.49	2150	
23	14-10-2027			2028.04	4086.47	121.96	143.53	2150	
24	11-11-2027			2048.12	2038.35	101.88	41.65	2150	
				2038.35	0	41.65	0	2080	

CustomerSupportService (CSS): 18001205519 | Timing:09:30 am to 06:30 pm | Email:css@spandanaspheorty.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/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**