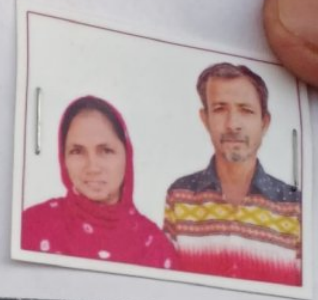




LOAN CARD / FACT SHEET



Name of the Borrower: **PATHAN AFSANABANU SIDIKBHAI** Loan ID: **354889664**
Name of the Spouse: **PATHAN SIDIKBHAI USMANKHAN** Loan Cycle: **0**
Center Number: **364478** Group Name: **364478 KGN 21**
Date of Disbursement: **29 Jan 2024** Mobile: **8156040847**
Name of the Insured for CSI: **PATHAN AFSANABANU SIDIKBHAI & PATHAN SIDIKBHAI USMANKHAN** Name of the Insured for AI: **1029**
Insurance expiry date for CSI: **28 Jul 2025** Accident Insurance (AI) Premium (₹): **0.00**

(A) Loan Sanction Amount (₹)	30000	Loan term (in months)	18
(B) Total Interest on the Loan (₹)	6429.00	Repayment frequency	Monthly
(C) Other up-front charges		Number of Instalments	18
(i) Loan Processing Fees (₹) (inclusive of applicable taxes)	354.00	Actual Interest Rate (%)	25 %
Credit Shield Insurance (CSI) Premium (₹) (inclusive of applicable taxes)	675.00	Effective annualized interest rate [computed on (D) using IRR approach and reducing balance method]	30.32%
(D) Net Disbursement Amount (₹) [(A) - (C)]	28971.00	Amount of each instalment of repayment (₹)	2020.00
(E) Total amount to be paid by the Borrower (₹) [(A) + (B) + (C)]	37458.00	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	01-03-2024	28637.53	1362.47	657.53	2020.00				
2	05-04-2024	27304.05	1333.48	686.52	2020.00				
3	03-05-2024	25807.69	1496.36	523.64	2020.00				
4	07-06-2024	24406.37	1401.32	618.68	2020.00				
5	05-07-2024	22854.44	1551.93	468.07	2020.00				
6	02-08-2024	21272.74	1581.70	438.30	2020.00				
7	06-09-2024	19762.70	1510.04	509.96	2020.00				
8	04-10-2024	18121.71	1640.99	379.91	2020.00				
9	01-11-2024	16449.25	1672.46	347.54	2020.00				
10	06-12-2024	14823.58	1625.67	394.73	2020.00				
11	03-01-2025	13087.87	1735.71	284.29	2020.00	2020			
12	07-02-2025	11381.62	1706.25	313.75	2020.00	2020			
13	07-03-2025	9579.90	1801.72	218.28	2020.00	2020			
14	04-04-2025	7743.62	1836.28	183.72	2020.00	2000			
15	02-05-2025	5872.13	1871.49	148.51	2020.00	2020			
16	06-06-2025	3992.90	1879.23	140.77	2020.00	2020			
17	04-07-2025	2049.48	39.52	2089.00	2087	2087			
18	01-08-2025	0.00							
We hereby acknowledge that we have received TOTAL		30000.00	6429.00	36429.00					