



Transaction Successful

12:27 pm on 07 Jul 2025

Paid to



CHINTA DEVI

baburaja9201@okicici

₹4,432

Sent to

:  Pay • baburaja9201@okicici



Transfer Details



PhonePe Transaction ID

T2507071227255108484530

Debited from



XXXXXXXXXXXX3751

₹4,432

UTR: 855154265947

Powered by



LOAN CARD / FACT SHEET

Branch Name: Landmark



Name of the Borrower: (YOTI DEVI)
 Name of the Spouse: PERU BHICTY / N
 Contact Number: 993378
 Date of Disbursement: 27 Jun 2023
 Name of the Lender for CSE: (YOTI DEVI & PERU BHICTYAN
 Insurance expiry date for CSE: 26 Jun 2023
 Insurance expiry date for A: 26 Jun 2023

Loan ID: 3447278
 Loan Cycle: 5
 Group Name: SITA RAM
 Mobile: 99337891
 Name of the Lender for A: PERU BHICTYAN
 Applicant Insurance (A) Premium (₹): 200.00

(A) Loan Disbursement Amount (₹)	43000.00	Loan term (in months)	60
(B) Total Interest on the Loan (₹)	18712.00	Repayment frequency	Monthly
(C) Other up-front charges		Number of Installments	60
(D) Loan Processing Fee (₹) (inclusive of applicable taxes)	750.00	Actual Interest Rate (%)	20.00
(E) Credit Shield Insurance (CSI) Premium (₹) (inclusive of applicable taxes)	200.00	Effective annualized interest rate (computed on ICR using IRR approach and including insurance cost)	26.00%
(F) Net Disbursement Amount (₹) (A) - (D) - (E)	42050.00	Amount of each installment of repayment (₹)	750.00
(G) Total amount to be paid by the borrower (₹) ((A) + (D) + (E))	43750.00	Pre payment / Penal Charges (₹)	Nil
(H) Total amount to be paid by the borrower (₹) ((A) + (D) + (E))	43750.00	Penal Charges for delayed payments (₹)	Nil

Outgoing Repayment Schedule

Installment No	Date	Loan Repayment Schedule					Signature		Remarks
		Outstanding Principal (₹)	Principal (₹)	Interest (₹)	Installment (₹)	Amount Paid (₹)	CA	RM/Other	
1	01-06-2023	41596.83	1802.57	1996.62	3360.00	3360.00	Sri/Conet		Disbursement made by B
2	01-07-2023	39489.27	2073.56	1706.64	3360.00	3360.00	Sri/Conet		
3	01-08-2023	37347.37	2137.70	1522.90	3360.00	3360.00	Sri/Conet		
4	01-09-2023	35169.22	2142.35	1357.67	3360.00	3360.00	Sri/Conet		
5	01-10-2023	32955.87	2226.67	1194.91	3360.00	3360.00	Sri/Conet		
6	01-11-2023	30714.49	2255.09	1124.91	3360.00	3360.00	Sri/Conet		
7	01-12-2023	28441.91	2282.55	1057.45	3360.00	3360.00	Sri/Conet		
8	01-01-2024	26144.53	2307.40	982.60	3360.00	3360.00	Sri/Conet		
9	01-02-2024	23821.41	2381.92	918.08	3360.00	3360.00	Sri/Conet		
10	01-03-2024	21479.59	2462.43	857.59	3360.00	3360.00	Sri/Conet		
11	01-04-2024	19120.42	2484.78	805.22	3360.00	3360.00	Sri/Conet		
12	01-05-2024	16751.35	2564.07	756.93	3360.00	3360.00	Sri/Conet		
13	01-06-2024	14379.37	2591.98	708.02	3360.00	3360.00	Sri/Conet		
14	01-07-2024	11992.56	2647.01	659.60	3360.00	3360.00	Sri/Conet		
15	01-08-2024	9598.96	2724.40	609.60	3360.00	3360.00	Sri/Conet		
16	01-09-2024	7198.56	2761.06	559.94	3360.00	3360.00	Sri/Conet		
17	01-10-2024	4791.79	2837.12	509.68	3360.00	3360.00	Sri/Conet		
18	01-11-2024	2379.81	2879.95	459.07	3360.00	3360.00	Sri/Conet		
19	01-12-2024	1878.77	2941.08	418.92	3360.00	3360.00	Sri/Conet		
20	01-01-2025	13780.75	3028.02	371.98	3360.00	3360.00	Sri/Conet		
21	01-02-2025	10882.72	3048.03	326.57	3360.00	3360.00	Sri/Conet		
22	01-03-2025	7942.23	3140.49	279.51	3360.00	3360.00	Sri/Conet		
23	01-04-2025	4941.37	3281.36	230.14	3360.00	3360.00	Sri/Conet		
24	01-05-2025	0.00	43000.00	18712.00	41712.00	41712.00	Sri/Conet		

We hereby acknowledge that we have received TOTAL

Customer Support Service (CSE): 1801205519 | Timing: 09:30 AM to 05:30 PM | Email: customer.support@spandana.com

9934772032

B.M. No.

Pay Ref Print v-
 Cat no- 4432
 AIC