

LoanAmount₹
Nameoftheborrower
W/oorD/o
MbhNo.
GroupName/No.
CentreNo.
Insurance Covered For
Accidental Insurance Applicant Name:

40000
MANGALA RUIDAS
ARUN RUIDAS
xxxxxxxxxx0338
426075 C1 fulberir 221
397858
MANGALA RUIDAS &
PRASANTA RUIDAS

ApplicationID:
Date of disbursement
Int.rate
LoanProcessingfeeRs
Insurancepremium₹
Loanrepaymentfrequency

352839847
07 Sep 2023
25
472.00
1200.00
Monthly

Accidental Insurance Premium: 200

Inst.No	Date	Signature		LoanRecoveryDetails					Attendance
		CA	BM/Others	Prin.Paid	Prin.Balance	Int.Paid	Int.Balance	TotalPaid	
1	02-12-2025	Palo		458.77	39541.23	1671.23	10825.48	2240	2240
2	06-01-2026	Palo		1371.67	38169.56	758.33	10067.15	2240	2240
3	03-02-2026	Guyon		1397.98	36771.58	732.02	9335.13	2240	2240
4	03-03-2026	Guyon		1248.49	35523.09	881.51	8453.62	2240	2240
5	07-04-2026	Guyon		1448.74	34074.35	681.26	7772.36	2240	2240
6	05-05-2026	Guyon		1476.52	32597.83	653.48	7118.88	2240	2240
7	05-06-2026	Guyon		1348.55	31249.28	781.45	6337.43	2240	2240
8	07-07-2026	Mohe Roy		1530.7	29718.58	599.3	5738.13	2240	2240
9	04-08-2028			1560.05	28158.53	569.95	5168.18	2240	2240
10	01-09-2026			1454.97	26703.56	675.03	4493.15	2240	2240
11	06-10-2026			1617.88	25085.68	512.12	3981.03	2240	2240
12	03-11-2026			1648.9	23436.78	481.1	3499.93	2240	2240
13	01-12-2026			1568.16	21868.62	561.84	2938.09	2240	2240
14	05-01-2027			1710.6	20158.02	419.4	2518.69	2240	2240
15	02-02-2027			1646.76	18511.26	483.24	2035.45	2240	2240
16	02-03-2027			1774.99	16736.27	355.01	1680.44	2240	2240
17	06-04-2027			1809.03	14927.24	320.97	1359.47	2240	2240
18	04-05-2027			1843.72	13083.52	286.28	1073.19	2240	2240
19	01-06-2027			1816.35	11267.17	313.65	759.54	2240	2240
20	06-07-2027			1913.92	9353.25	216.08	543.46	2240	2240
21	03-08-2027			1950.62	7402.63	179.38	364.08	2240	2240
22	07-09-2027			1952.54	5450.09	177.46	186.62	2240	2240
23	05-10-2027			2025.48	3424.61	104.52	82.1	2240	2240
24	02-11-2027			3424.61	0	82.1	0	2480	2480

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

Mob-7602196767

To The Spandana Sphoorty Financial Ltd
Manager
Sir

ଆମି ମହନା ଶିଳାମ ସୁନ୍ଦରା ଜାତ କନ୍ୟା
ଦେବୀ ଏକଟି ଜାତ ନିଧି ହିଲାମ ପାଠକ
1035 82 362 1035 98 23620 ଆମି 80 ଯାହା
ଦେବୀ ଜାତ ନିଧି ଚାହେଁ ହିଲାମ ଶିଳାମ ସୁନ୍ଦରା
ସୁନ୍ଦରା ପଲକ ଅନ୍ତରା 80 ଯାହା ଜାତ ଚାହେଁ
ଆମି ଏତ ଯାମି ଦିଲି ଯାହା ତର ସୁନ୍ଦରା
ସୁନ୍ଦରା ପାଠକ 82 ଯାହା ଦିଲି ନାମି ଦିଲି କରତ
ଦିଲି ଦେବୀ 80 ସୁନ୍ଦରା ସୁନ୍ଦରା ପାଠକ 80 ଯାହା ଦିଲି
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2240 ଦିଲି କିଛି 8 ଯାହା

ଶିଳା

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