

SPANDANA SPOORTY FINANCIAL LIMITED

Loan Amount ₹
Name of the borrower
W/o or D/o

Mob No.
Group Name/No.
Centre No.
Insurance Covered For

Accidental Insurance Applicant Name:

40000
MIRA BAURI
SHIBUNATH BAURI
XXXXXXXXXXXX4517
1014711
228332
MIRA BAURI & SHIBUNATH

Loan Repayment Schedule
Branch Name: **Bishnudur**

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

359866449
22 Nov 2025
26
708.00
1199.20
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	10-12-2025	CA		1409.18	38590.82	740.82	10884.18	2150	2150
2	14-01-2026	Devi		1187.87	37402.95	962.13	9922.05	2150	2150
3	11-02-2026	Bauri		1403.99	35998.96	746.01	9176.04	2150	2150
4	11-03-2026	Sauri		1431.99	34566.97	718.01	8458.03	2150	2150
5	08-04-2026	Sauri		1288.19	33278.78	861.81	7596.22	2150	2150
6	13-05-2026	Sauri		1486.25	31792.53	663.75	6932.47	2150	2150
7	10-06-2026	Mohe Roy		1515.89	30276.64	634.11	6298.36	2150	2150
8	08-07-2026			1395.16	28881.48	754.84	5543.52	2150	2150
9	12-08-2026			1573.95	27307.53	576.05	4967.47	2150	2150
10	09-09-2026			1605.35	25702.18	544.65	4422.82	2150	2150
11	14-10-2026			1509.21	24192.97	640.79	3782.03	2150	2150
12	11-11-2026			1667.47	22525.5	482.53	3299.5	2150	2150
13	09-12-2026			1700.72	20824.78	449.28	2850.22	2150	2150
14	13-01-2027			1630.81	19193.97	519.19	2331.03	2150	2150
15	10-02-2027			1767.17	17426.8	382.83	1948.2	2150	2150
16	10-03-2027			1802.42	15624.38	347.58	1600.62	2150	2150
17	14-04-2027			1760.46	13863.92	389.54	1211.08	2150	2150
18	12-05-2027			1873.48	11990.44	276.52	934.56	2150	2150
19	09-06-2027			1910.85	10079.59	239.15	695.41	2150	2150
20	14-07-2027			1898.7	8180.89	251.3	444.11	2150	2150
21	11-08-2027			1986.83	6194.06	163.17	280.94	2150	2150
22	08-09-2027			1995.57	4198.49	154.43	126.51	2150	2150
23	13-10-2027			2066.26	2132.23	83.74	42.77	2150	2150
24	10-11-2027			2132.23	0	42.77	0	2175	2175

Customer Support Service (CSS): 18001205519 | Timing: 09:30 am to 06:30 pm | Email: css@spandanaspoorty.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 borrowers are advised to make the payment and gather acknowledgement on this loan card from the Branch.**