

### LOAN CARD / FACT SHEET

Branch Name: Amalapuram-2

|                                |   |                                      |                  |
|--------------------------------|---|--------------------------------------|------------------|
| Name of the Borrower:          | KAIRAM RAMA LAKSHMI                       | Loan ID:                             | 352422911        |
| Name of the Spouse:            | KAIRAM MANIKANTA                          | Loan Cycle:                          | 2                |
| Center Number:                 | 413657 CI                                 | Group Name:                          | 413657 CI Bhuvil |
| Date of Disbursement:          | 05 Aug 2023                               | Mobile:                              | 8309747578       |
| Name of the Insured for CSI:   | KAIRAM RAMA LAKSHMI &<br>KAIRAM MANIKANTA | Name of the Insured for AI:          | KAIRAM MANIKANTA |
| Insurance expiry date for CSI: | 04 Aug 2025                               | Accident Insurance (AI) Premium (₹): | 200.00           |
| Insurance expiry date for AI:  | 04 Aug 2025                               |                                      |                  |



|  |          |  |         |
|--|----------|--|---------|
| (A) Loan Sanction Amount (₹)   | 52000    | Loan term (in months)  |         |
| (B) Total Interest on the Loan (₹)   | 14683.00 | Repayment frequency  | Month   |
| (C) Other up-front charges   |          | Number of Instalments  |         |
| (i) Loan Processing Fees (₹)<br>(inclusive of applicable taxes)                  | 614.00   | Actual Interest Rate (%)   | 25      |
| (ii) Credit Shield Insurance (CSI) Premium (₹)(inclusive of<br>applicable taxes) | 1560.00  | Effective annualized interest rate [computed on (D) using<br>IRR approach and reducing balance method] | 174     |
| (D) Net Disbursement Amount (₹) [(A) - (C)]                                      | 49826.00 | Amount of each instalment of repayment(₹)  | 2780.00 |
| (E) Total amount to be paid by the Borrower (₹) [(A) + (B) + (C)]                | 68857.00 | Pre-payment / Penal Charges (₹)  | N       |
|  |          | Penal Charges for delayed payment (₹)  | N       |

#### Detailed Repayment Schedule

| Installment No. | Date       | Loan Repayment Schedule   |                 |                 |                 |                 | Signature |          | Attendance |
|-----------------|------------|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------|----------|------------|
|                 |            | Outstanding Principal (₹) | Principal (₹)   | Interest (₹)    | Installment (₹) | Amount Paid (₹) | CA        | BM/Other |            |
| 1               | 06-09-2023 | 50359.73                  | 1640.27         | 1139.73         | 2780.00         |                 |           |          |            |
| 2               | 06-10-2023 | 48614.52                  | 1745.21         | 1034.79         | 2780.00         |                 |           |          |            |
| 3               | 06-11-2023 | 46866.75                  | 1747.77         | 1032.23         | 2780.00         |                 |           |          |            |
| 4               | 06-12-2023 | 45049.77                  | 1816.98         | 963.02          | 2780.00         | 2780            |           |          |            |
| 5               | 06-01-2024 | 43226.31                  | 1823.46         | 956.54          | 2780.00         |                 |           |          |            |
| 6               | 06-02-2024 | 41364.13                  | 1862.18         | 917.82          | 2780.00         |                 |           |          |            |
| 7               | 06-03-2024 | 39405.75                  | 1958.38         | 821.62          | 2780.00         |                 |           |          |            |
| 8               | 06-04-2024 | 37462.45                  | 1943.30         | 836.70          | 2780.00         |                 |           |          |            |
| 9               | 06-05-2024 | 35452.23                  | 2010.22         | 769.78          | 2780.00         |                 |           |          |            |
| 10              | 06-06-2024 | 33424.98                  | 2027.25         | 752.75          | 2780.00         |                 |           |          |            |
| 11              | 06-07-2024 | 31331.79                  | 2093.19         | 686.81          | 2780.00         |                 |           |          |            |
| 12              | 06-08-2024 | 29217.05                  | 2114.74         | 665.26          | 2780.00         |                 |           |          |            |
| 13              | 06-09-2024 | 27057.41                  | 2159.64         | 620.36          | 2780.00         |                 |           |          | 14/10/24   |
| 14              | 06-10-2024 | 24833.38                  | 2224.03         | 555.97          | 2780.00         |                 |           |          |            |
| 15              | 06-11-2024 | 22580.66                  | 2252.72         | 527.28          | 2780.00         |                 |           |          |            |
| 16              | 06-12-2024 | 20264.65                  | 2316.01         | 463.99          | 2780.00         |                 |           |          |            |
| 17              | 06-01-2025 | 17914.93                  | 2349.72         | 430.28          | 2780.00         |                 |           |          |            |
| 18              | 06-02-2025 | 15515.32                  | 2399.61         | 380.39          | 2780.00         |                 |           |          |            |
| 19              | 06-03-2025 | 13032.87                  | 2482.45         | 297.55          | 2780.00         |                 |           |          |            |
| 20              | 06-04-2025 | 10529.60                  | 2503.27         | 276.73          | 2780.00         |                 |           |          |            |
| 21              | 06-05-2025 | 7965.96                   | 2563.64         | 216.36          | 2780.00         | 2780            |           |          |            |
| 22              | 06-06-2025 | 5355.10                   | 2610.86         | 169.14          | 2780.00         | 2780            |           |          |            |
| 23              | 06-07-2025 | 2685.14                   | 2669.96         | 110.04          | 2743.00         |                 |           |          |            |
| 24              | 06-08-2025 | 0.00                      | 2685.14         | 57.86           | 6683.00         |                 |           |          |            |
| <b>TOTAL</b>    |            |                           | <b>52000.00</b> | <b>14683.00</b> |                 |                 |           |          |            |

We hereby acknowledge that we have received

Customer Support Service (CSS): 18001205519 | Timing: 09:30 AM to 05:30 PM | Email:css@spandanasphoorty.com