

**SPANDANA SPOORTY FINANCIAL LIMITED**

CIN: L65929TG2003PLC040648

Regd. Office: Plot No: - 31 &amp; 32, Ramky Selenium Towers,

Tower A, Ground Floor, Financial Dist, Nanakramguda,

Hyderabad 500032 (TS). Phone: +91 40 4812666

E-mail: contact@spandanasphoorty.com

**Loan Repayment Schedule**BranchName: **Beawar**

LoanAmount₹	<b>44040.00</b>	ApplicationID:	<b>351316823</b>
Nameoftheborrower	<b>REENA DEVI</b>	Date of disbursement	<b>31 Mar 2023</b>
W/oorD/o	<b>GORAV</b>	Int.rate	<b>25</b>
MobNo.	<b>xxxxxxxxxx5554</b>	LoanProcessingfeeRs	<b>496.00</b>
GroupName/No.	<b>Sendara C3 Lal1</b>	Insurancepremium₹	<b>1344.00</b>
CentreNo.	<b>317046</b>	Loanrepaymentfrequency	<b>Monthly</b>
Insurance Covered For	<b>REENA DEVI &amp; KAILASH SEN</b>		
Accidental Insurance Applicant Name:	<b>KAILASH SEN</b>	Accidental Insurance Premium:	<b>200.00</b>

Inst.No.	Date	Signature		LoanRecoveryDetails					Attendance
		CA	BM/Others	Prin.Paid	Prin.Balance	Int.Paid	Int.Balance	TotalPaid	
1	04-05-2023			577.89	43462.11	1025.11	11737.89	1603.00	
2	04-06-2023			1477.17	41984.94	922.83	10815.06	2400.00	
3	04-07-2023			1537.30	40447.64	862.70	9952.36	2400.00	
4	04-08-2023			1541.18	38906.46	858.82	9093.54	2400.00	
5	04-09-2023			1573.90	37332.56	826.10	8267.44	2400.00	
6	04-10-2023			1632.89	35699.67	767.11	7500.33	2400.00	
7	04-11-2023			1641.99	34057.68	758.01	6742.32	2400.00	
8	04-12-2023			1700.18	32357.50	699.82	6042.50	2400.00	
9	04-01-2024			1712.96	30644.54	687.04	5355.46	2400.00	
10	04-02-2024			1749.33	28895.21	650.67	4704.79	2400.00	
11	04-03-2024			1826.05	27069.16	573.95	4130.84	2400.00	
12	04-04-2024			1825.24	25243.92	574.76	3556.08	2400.00	
13	04-05-2024			1881.29	23362.63	518.71	3037.37	2400.00	
14	04-06-2024			1903.94	21458.69	496.06	2541.31	2400.00	
15	04-07-2024			1959.07	19499.62	440.93	2100.38	2400.00	
16	04-08-2024			1985.97	17513.65	414.03	1686.35	2400.00	
17	04-09-2024			2028.13	15485.52	371.87	1314.48	2400.00	
18	04-10-2024			2081.80	13403.72	318.20	996.28	2400.00	
19	04-11-2024			2115.40	11288.32	284.60	711.68	2400.00	
20	04-12-2024			2168.05	9120.27	231.95	479.73	2400.00	
21	04-01-2025			2206.35	6913.92	193.65	286.08	2400.00	
22	04-02-2025			2253.20	4660.72	146.80	139.28	2400.00	
23	04-03-2025			2310.62	2350.10	89.38	49.90	2400.00	
24	04-04-2025			2350.10	0.00	49.90	0.00	2400.00	
25	04-05-2025			0.00	0.00	0.00	0.00	0.00	
26	04-06-2025			0.00	0.00	0.00	0.00	0.00	
27	04-07-2025			0.00	0.00	0.00	0.00	0.00	
28	04-08-2025			0.00	0.00	0.00	0.00	0.00	

### Terms & Conditions:

1. The loan is required for the purpose mentioned in the Loan Application Form. The borrower will utilize the loan for this purpose only.
2. 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.
3. The borrower's information will be kept confidential and the same will not be shared with anybody except agencies approved by regulator/Government Authorities.
4. 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.
5. 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.
6. 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.
7. 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.
8. 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.
9. 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.
10. 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.
11. 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.
12. For the clients opting for insurance coverage, the insurance premium collected is passed on to the Insurance Company at actual as per IRDA guidelines.
13. The grant of loan is not linked to any other product/services offered by the MFI
- 14. 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 Manager. Any pre-payment made will be affected to the loan account on actual basis.**
- 15. No security deposit/margin is being collected from the customer on this loan. No penalty is collected on this loan for late payments. Only accrued interest shall be payable besides the mentioned interest there.**
16. We are committed to Transparency and fair lending practices prescribed by the RBI.
17. For any queries, feedback and grievances, if you do not get satisfactory response from branch staff, please feel free to contact Customer Support Service at 18001205519 or CMs/ DMs/ AVPs whose contacts are displayed on the notice board in the branch. Borrower can also contact the Complaints team (Grievance Redressal Officers). If the borrower feels that s/he is not getting resolution from the company's officials, Ombudsman Toll Free number -1800-300-60000 and You may also contact MFIN Toll Free Number-1800-2700-317.

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