

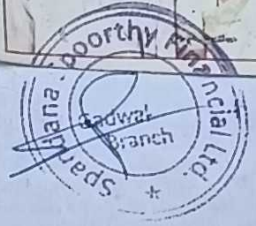


LOAN CARD / FACT SHEET

Branch Name: Gadwal

JAYAMMA
NAGESH
702575
01 Aug 2023
JAYAMMA & NAGESH
31 Jul 2025
31 Jul 2025

Loan ID: 352298065
Loan Cycle: 1
Group Name: 702575 Joss1
Mobile: 8466815055
Name of the Insured for AI: NAGESH
Accident Insurance (AI) Premium (₹): 200.00



Number:
Date of Disbursement:
Name of the Insured for CSI:
Insurance expiry date for CSI:
Insurance expiry date for AI:

(A) Loan Sanction Amount (₹)	12000.00	Loan term (in months)	24
(B) Total Interest on the Loan (₹)	12001.00	Repayment frequency	Monthly
(C) Other up-front charges	496.00	Number of Instalments	24
(i) Loan Processing Fees (₹) (inclusive of applicable taxes)	496.00	Actual Interest Rate (%)	25 %
(ii) Credit Shield Insurance (CSI) Premium (₹) (inclusive of applicable taxes)	1260.00	Effective annualized interest rate [computed on (D) using IRR approach and reducing balance method]	29.88%
(D) Net Disbursement Amount (₹) [(A) - (C)]	40244.00	Amount of each instalment of repayment (₹)	2240.00
(E) Total amount to be paid by the Borrower (₹) [(A) + (B) + (C)]	55757.00	Pre-payment / Penal Charges (₹)	Nil
		Penal Charges for delayed payment (₹)	Nil

Detailed Repayment Schedule

Installment No.	Date	Loan Repayment Schedule				Signature		Attendance
		Outstanding Principal (₹)	Principal (₹)	Interest (₹)	Installment (₹)	Amount Paid (₹)	CA	
1	07-09-2023	40824.38	1175.62	1064.38	2240.00			
2	05-10-2023	39367.31	1457.07	782.93	2240.00			
3	02-11-2023	37882.30	1485.01	754.99	2240.00			
4	07-12-2023	36550.44	1331.86	908.14	2240.00			
5	04-01-2024	35011.41	1539.03	700.97	2240.00			
6	01-02-2024	33442.86	1568.55	671.45	2240.00			
7	07-03-2024	32004.57	1438.29	801.71	2240.00			
8	04-04-2024	30378.36	1626.21	613.79	2240.00			
9	02-05-2024	28720.96	1657.40	582.60	2240.00			
10	06-06-2024	27169.48	1551.48	688.52	2240.00			
11	04-07-2024	25450.54	1718.94	521.06	2240.00			
12	01-08-2024	23698.63	1751.91	488.09	2240.00			
13	05-09-2024	22026.75	1671.88	568.12	2240.00			
14	03-10-2024	20209.18	1817.57	422.43	2240.00			
15	07-11-2024	18453.65	1755.53	484.47	2240.00			
16	05-12-2024	16567.56	1886.09	353.91	2240.00			
17	02-01-2025	14645.29	1922.27	317.73	2240.00			
18	06-02-2025	12756.38	1888.91	351.09	2240.00			
19	06-03-2025	10761.02	1995.36	244.64	2240.00			
20	03-04-2025	8727.40	2033.62	206.38	2240.00			
21	01-05-2025	6654.77	2072.63	167.37	2240.00			
22	05-06-2025	4574.30	2080.47	159.53	2240.00			
23	03-07-2025	2422.03	2152.27	87.73	2240.00			
24	07-08-2025	0.00	2422.03	58.97	2481.00			
TOTAL		42000.00	12001.00	54001.00				

We hereby acknowledge that we have received TOTAL