

SPANDANA SPHOORTY FINANCIAL LIMITED
 11th Floor, 120/120A, 120B, 120C, 120D, 120E, 120F, 120G, 120H, 120I, 120J, 120K, 120L, 120M, 120N, 120O, 120P, 120Q, 120R, 120S, 120T, 120U, 120V, 120W, 120X, 120Y, 120Z, 120AA, 120AB, 120AC, 120AD, 120AE, 120AF, 120AG, 120AH, 120AI, 120AJ, 120AK, 120AL, 120AM, 120AN, 120AO, 120AP, 120AQ, 120AR, 120AS, 120AT, 120AU, 120AV, 120AW, 120AX, 120AY, 120AZ, 120BA, 120BB, 120BC, 120BD, 120BE, 120BF, 120BG, 120BH, 120BI, 120BJ, 120BK, 120BL, 120BM, 120BN, 120BO, 120BP, 120BQ, 120BR, 120BS, 120BT, 120BU, 120BV, 120BW, 120BX, 120BY, 120BZ, 120CA, 120CB, 120CC, 120CD, 120CE, 120CF, 120CG, 120CH, 120CI, 120CJ, 120CK, 120CL, 120CM, 120CN, 120CO, 120CP, 120CQ, 120CR, 120CS, 120CT, 120CU, 120CV, 120CW, 120CX, 120CY, 120CZ, 120DA, 120DB, 120DC, 120DD, 120DE, 120DF, 120DG, 120DH, 120DI, 120DJ, 120DK, 120DL, 120DM, 120DN, 120DO, 120DP, 120DQ, 120DR, 120DS, 120DT, 120DU, 120DV, 120DW, 120DX, 120DY, 120DZ, 120EA, 120EB, 120EC, 120ED, 120EE, 120EF, 120EG, 120EH, 120EI, 120EJ, 120EK, 120EL, 120EM, 120EN, 120EO, 120EP, 120EQ, 120ER, 120ES, 120ET, 120EU, 120EV, 120EW, 120EX, 120EY, 120EZ, 120FA, 120FB, 120FC, 120FD, 120FE, 120FF, 120FG, 120FH, 120FI, 120FJ, 120FK, 120FL, 120FM, 120FN, 120FO, 120FP, 120FQ, 120FR, 120FS, 120FT, 120FU, 120FV, 120FW, 120FX, 120FY, 120FZ, 120GA, 120GB, 120GC, 120GD, 120GE, 120GF, 120GG, 120GH, 120GI, 120GJ, 120GK, 120GL, 120GM, 120GN, 120GO, 120GP, 120GQ, 120GR, 120GS, 120GT, 120GU, 120GV, 120GW, 120GX, 120GY, 120GZ, 120HA, 120HB, 120HC, 120HD, 120HE, 120HF, 120HG, 120HH, 120HI, 120HJ, 120HK, 120HL, 120HM, 120HN, 120HO, 120HP, 120HQ, 120HR, 120HS, 120HT, 120HU, 120HV, 120HW, 120HX, 120HY, 120HZ, 120IA, 120IB, 120IC, 120ID, 120IE, 120IF, 120IG, 120IH, 120II, 120IJ, 120IK, 120IL, 120IM, 120IN, 120IO, 120IP, 120IQ, 120IR, 120IS, 120IT, 120IU, 120IV, 120IW, 120IX, 120IY, 120IZ, 120JA, 120JB, 120JC, 120JD, 120JE, 120JF, 120JG, 120JH, 120JI, 120JJ, 120JK, 120JL, 120JM, 120JN, 120JO, 120JP, 120JQ, 120JR, 120JS, 120JT, 120JU, 120JV, 120JW, 120JX, 120JY, 120JZ, 120KA, 120KB, 120KC, 120KD, 120KE, 120KF, 120KG, 120KH, 120KI, 120KJ, 120KK, 120KL, 120KM, 120KN, 120KO, 120KP, 120KQ, 120KR, 120KS, 120KT, 120KU, 120KV, 120KW, 120KX, 120KY, 120KZ, 120LA, 120LB, 120LC, 120LD, 120LE, 120LF, 120LG, 120LH, 120LI, 120LJ, 120LK, 120LL, 120LM, 120LN, 120LO, 120LP, 120LQ, 120LR, 120LS, 120LT, 120LU, 120LV, 120LW, 120LX, 120LY, 120LZ, 120MA, 120MB, 120MC, 120MD, 120ME, 120MF, 120MG, 120MH, 120MI, 120MJ, 120MK, 120ML, 120MM, 120MN, 120MO, 120MP, 120MQ, 120MR, 120MS, 120MT, 120MU, 120MV, 120MW, 120MX, 120MY, 120MZ, 120NA, 120NB, 120NC, 120ND, 120NE, 120NF, 120NG, 120NH, 120NI, 120NJ, 120NK, 120NL, 120NM, 120NN, 120NO, 120NP, 120NQ, 120NR, 120NS, 120NT, 120NU, 120NV, 120NW, 120NX, 120NY, 120NZ, 120OA, 120OB, 120OC, 120OD, 120OE, 120OF, 120OG, 120OH, 120OI, 120OJ, 120OK, 120OL, 120OM, 120ON, 120OO, 120OP, 120OQ, 120OR, 120OS, 120OT, 120OU, 120OV, 120OW, 120OX, 120OY, 120OZ, 120PA, 120PB, 120PC, 120PD, 120PE, 120PF, 120PG, 120PH, 120PI, 120PJ, 120PK, 120PL, 120PM, 120PN, 120PO, 120PP, 120PQ, 120PR, 120PS, 120PT, 120PU, 120PV, 120PW, 120PX, 120PY, 120PZ, 120QA, 120QB, 120QC, 120QD, 120QE, 120QF, 120QG, 120QH, 120QI, 120QJ, 120QK, 120QL, 120QM, 120QN, 120QO, 120QP, 120QQ, 120QR, 120QS, 120QT, 120QU, 120QV, 120QW, 120QX, 120QY, 120QZ, 120RA, 120RB, 120RC, 120RD, 120RE, 120RF, 120RG, 120RH, 120RI, 120RJ, 120RK, 120RL, 120RM, 120RN, 120RO, 120RP, 120RQ, 120RR, 120RS, 120RT, 120RU, 120RV, 120RW, 120RX, 120RY, 120RZ, 120SA, 120SB, 120SC, 120SD, 120SE, 120SF, 120SG, 120SH, 120SI, 120SJ, 120SK, 120SL, 120SM, 120SN, 120SO, 120SP, 120SQ, 120SR, 120SS, 120ST, 120SU, 120SV, 120SW, 120SX, 120SY, 120SZ, 120TA, 120TB, 120TC, 120TD, 120TE, 120TF, 120TG, 120TH, 120TI, 120TJ, 120TK, 120TL, 120TM, 120TN, 120TO, 120TP, 120TQ, 120TR, 120TS, 120TT, 120TU, 120TV, 120TW, 120TX, 120TY, 120TZ, 120UA, 120UB, 120UC, 120UD, 120UE, 120UF, 120UG, 120UH, 120UI, 120UJ, 120UK, 120UL, 120UM, 120UN, 120UO, 120UP, 120UQ, 120UR, 120US, 120UT, 120UU, 120UV, 120UW, 120UX, 120UY, 120UZ, 120VA, 120VB, 120VC, 120VD, 120VE, 120VF, 120VG, 120VH, 120VI, 120VJ, 120VK, 120VL, 120VM, 120VN, 120VO, 120VP, 120VQ, 120VR, 120VS, 120VT, 120VU, 120VV, 120VW, 120VX, 120VY, 120VZ, 120WA, 120WB, 120WC, 120WD, 120WE, 120WF, 120WG, 120WH, 120WI, 120WJ, 120WK, 120WL, 120WM, 120WN, 120WO, 120WP, 120WQ, 120WR, 120WS, 120WT, 120WU, 120WV, 120WW, 120WX, 120WY, 120WZ, 120XA, 120XB, 120XC, 120XD, 120XE, 120XF, 120XG, 120XH, 120XI, 120XJ, 120XK, 120XL, 120XM, 120XN, 120XO, 120XP, 120XQ, 120XR, 120XS, 120XT, 120XU, 120XV, 120XW, 120XX, 120XY, 120XZ, 120YA, 120YB, 120YC, 120YD, 120YE, 120YF, 120YG, 120YH, 120YI, 120YJ, 120YK, 120YL, 120YM, 120YN, 120YO, 120YP, 120YQ, 120YR, 120YS, 120YT, 120YU, 120YV, 120YW, 120YX, 120YY, 120YZ, 120ZA, 120ZB, 120ZC, 120ZD, 120ZE, 120ZF, 120ZG, 120ZH, 120ZI, 120ZJ, 120ZK, 120ZL, 120ZM, 120ZN, 120ZO, 120ZP, 120ZQ, 120ZR, 120ZS, 120ZT, 120ZU, 120ZV, 120ZW, 120ZX, 120ZY, 120ZZ

8294332060
 Ramu Kumar

Photograph of the Applicant & spouse

LOAN CARD / FACT SHEET

Branch Name: Lauriya

Name of the Borrower
 Name of the Spouse
 Loan Number
 Date of Disbursement
 Name of the Insured for CSI
 Insurance expiry date for CSI
 Insurance expiry date for AI
 (A) Loan Satisfaction Amount (₹)
 (B) Total Interest on the Loan (₹)
 (C) Other up-front charges
 (i) Loan Processing Fees (₹)
 (inclusive of applicable taxes)
 (ii) Credit Shield Insurance (CSI) Premium (₹) (inclusive of applicable taxes)
 (D) Net Disbursement Amount (₹) [(A) - (C)]
 (E) Total amount to be paid by the Borrower (₹) [(A) + (B) + (C)]

RABDI DEVI
 DEEPAK KUMAR
 729011
 26 Dec 2022
 RABDI DEVI & DEEPAK KUMAR
 25 Dec 2024
 25 Dec 2024

Loan ID: 349876628
 Loan Cycle: 2
 Group Name: Agdamba
 Mobile: 8757846404
 Name of the insured for AI: DEEPAK KUMAR
 Accident Insurance (AI) Premium (₹): 200.00

5238	Loan term (in months)	24
15188.00	Repayment frequency	Monthly
	Number of Instalments	24
590.48	Actual Interest Rate (%)	25%
1630.00	Effective annualized interest rate [computed on (D) using IRR approach and reducing balance method]	30.34%
	Amount of each instalment of repayment (₹)	2800.00
50200.00	Pre-payment / Penal Charges (₹)	Nil
69768.00	Penal Charges for delayed payment (₹)	Nil

Detailed Repayment Schedule

Loan Repayment Schedule

Signature

Attendance

Instalment No.	Date	Outstanding Principal (₹)	Principal (₹)	Interest (₹)	Instalment (₹)	Amount Paid (₹)
1	26-12-2022	15188.00	15188.00	15188.00	2800.00	
2	26-01-2023	13668.30	13668.30	13668.30	2800.00	
3	26-02-2023	12248.60	12248.60	12248.60	2800.00	
4	26-03-2023	10828.90	10828.90	10828.90	2800.00	
5	26-04-2023	9409.20	9409.20	9409.20	2800.00	
6	26-05-2023	7989.50	7989.50	7989.50	2800.00	
7	26-06-2023	6569.80	6569.80	6569.80	2800.00	
8	26-07-2023	5150.10	5150.10	5150.10	2800.00	
9	26-08-2023	3730.40	3730.40	3730.40	2800.00	
10	26-09-2023	2310.70	2310.70	2310.70	2800.00	
11	26-10-2023	891.00	891.00	891.00	2800.00	
12	26-11-2023					
13	26-12-2023					
14	26-01-2024					
15	26-02-2024					
16	26-03-2024					
17	26-04-2024					
18	26-05-2024					
19	26-06-2024					
20	26-07-2024					
21	26-08-2024					
22	26-09-2024					
23	26-10-2024					
24	26-11-2024					
TOTAL			52390.00	15188.00	87578.00	

paid ok

2800 Rupesh 5/4/24 P
 2800 Ramu 13/06/24 - P.
 1760 Ramu 8/07/24 - P.
 1760 Ramu 17/08/24 P
 1760 Ramu 08/09/24 P.
 Lomtit - 355999926 - G444
 1710 G4444 - 35593226 P
 1710 G4444 - 04/10/25 P
 1760 G4444 - 08/03/25

We hereby acknowledge that we have received TOTAL