

SPANDANA SPHOORTY FINANCIAL LIMITED
CIN: L65929TG2003PLC040648
Regd. Office: Plot No: - 31 & 32, Ramky Selenium Towers,
Tower A, Ground Floor, Financial Dist, Nanakramguda,
Hyderabad 500032 (TS). Phone: +91 40 4812666
E-mail: contact@spandanaspheorty.com



Loan Repayment Schedule
BranchName: **Sikandra Rau**

LoanAmount₹

65000.00

ApplicationID:

358201563

Nameoftheborrower

GEETA DEVI

Date of disbursement

19 Sep 2024

W/oorD/o

JEETENDRA

Int.rate

24.75

MobNo.

xxxxxxxxxx4904

LoanProcessingfeeRs

767.00

GroupName/No.

Mohinee C1 G3

Insurancepremium₹

1463.00

CentreNo.

419982

Loanrepaymentfrequency

Weekly

Insurance Covered For

GEETA DEVI & SANJAY KUMAR

Accidental Insurance Applicant Name:

SANJAY KUMAR

Accidental Insurance Premium:

200.00

Inst.N o.	Date	Signature		LoanRecoveryDetails					Attendance
		CA	BM/Others	Prin.Paid	Prin.Balance	Int.Paid	Int.Balance	TotalPaid	
1	01-10-2024			501.10	64498.90	528.90	12223.10	1030.00	
2	08-10-2024			723.85	63775.05	306.15	11916.95	1030.00	
3	15-10-2024			727.29	63047.76	302.71	11614.24	1030.00	
4	22-10-2024			730.74	62317.02	299.26	11314.98	1030.00	
5	29-10-2024			734.21	61582.81	295.79	11019.19	1030.00	
6	05-11-2024			737.69	60845.12	292.31	10726.88	1030.00	
7	12-11-2024			741.19	60103.93	288.81	10438.07	1030.00	
8	19-11-2024			744.71	59359.22	285.29	10152.78	1030.00	
9	26-11-2024			748.25	58610.97	281.75	9871.03	1030.00	
10	03-12-2024			751.80	57859.17	278.20	9592.83	1030.00	
11	10-12-2024			755.37	57103.80	274.63	9318.20	1030.00	
12	17-12-2024			758.95	56344.85	271.05	9047.15	1030.00	
13	24-12-2024			762.55	55582.30	267.45	8779.70	1030.00	
14	31-12-2024			766.17	54816.13	263.83	8515.87	1030.00	
15	07-01-2025			769.81	54046.32	260.19	8255.68	1030.00	
16	14-01-2025			773.47	53272.85	256.53	7999.15	1030.00	
17	21-01-2025			777.14	52495.71	252.86	7746.29	1030.00	
18	28-01-2025			780.83	51714.88	249.17	7497.12	1030.00	
19	04-02-2025			784.53	50930.35	245.47	7251.65	1030.00	
20	11-02-2025			788.26	50142.09	241.74	7009.91	1030.00	
21	18-02-2025			792.00	49350.09	238.00	6771.91	1030.00	
22	25-02-2025			795.76	48554.33	234.24	6537.67	1030.00	
23	04-03-2025			799.53	47754.80	230.47	6307.20	1030.00	
24	11-03-2025			803.33	46951.47	226.67	6080.53	1030.00	
25	18-03-2025			807.14	46144.33	222.86	5857.67	1030.00	
26	25-03-2025			810.97	45333.36	219.03	5638.64	1030.00	
27	01-04-2025			814.82	44518.54	215.18	5423.46	1030.00	
28	08-04-2025			818.69	43699.85	211.31	5212.15	1030.00	
29	15-04-2025			822.58	42877.27	207.42	5004.73	1030.00	
30	22-04-2025			826.48	42050.79	203.52	4801.21	1030.00	

31	29-04-2025			830.40	41220.39	199.60	4601.61	1030.00	
32	06-05-2025			834.34	40386.05	195.66	4405.95	1030.00	
33	13-05-2025			838.30	39547.75	191.70	4214.25	1030.00	
34	20-05-2025			842.28	38705.47	187.72	4026.53	1030.00	
35	27-05-2025			846.28	37859.19	183.72	3842.81	1030.00	
36	03-06-2025			850.30	37008.89	179.70	3663.11	1030.00	
37	10-06-2025			854.33	36154.56	175.67	3487.44	1030.00	
38	17-06-2025			858.39	35296.17	171.61	3315.83	1030.00	
39	24-06-2025			862.46	34433.71	167.54	3148.29	1030.00	
40	01-07-2025			866.56	33567.15	163.44	2984.85	1030.00	
41	08-07-2025			870.67	32696.48	159.33	2825.52	1030.00	
42	15-07-2025			874.80	31821.68	155.20	2670.32	1030.00	
43	22-07-2025			878.96	30942.72	151.04	2519.28	1030.00	
44	29-07-2025			883.13	30059.59	146.87	2372.41	1030.00	
45	05-08-2025			887.32	29172.27	142.68	2229.73	1030.00	
46	12-08-2025			891.53	28280.74	138.47	2091.26	1030.00	
47	19-08-2025			895.76	27384.98	134.24	1957.02	1030.00	
48	26-08-2025			900.02	26484.96	129.98	1827.04	1030.00	
49	02-09-2025			904.29	25580.67	125.71	1701.33	1030.00	
50	09-09-2025			908.58	24672.09	121.42	1579.91	1030.00	
51	16-09-2025			912.89	23759.20	117.11	1462.80	1030.00	
52	23-09-2025			917.23	22841.97	112.77	1350.03	1030.00	
53	30-09-2025			921.58	21920.39	108.42	1241.61	1030.00	
54	07-10-2025			925.95	20994.44	104.05	1137.56	1030.00	
55	14-10-2025			930.35	20064.09	99.65	1037.91	1030.00	
56	21-10-2025			934.76	19129.33	95.24	942.67	1030.00	
57	28-10-2025			939.20	18190.13	90.80	851.87	1030.00	
58	04-11-2025			943.66	17246.47	86.34	765.53	1030.00	
59	11-11-2025			948.14	16298.33	81.86	683.67	1030.00	
60	18-11-2025			952.64	15345.69	77.36	606.31	1030.00	
61	25-11-2025			957.16	14388.53	72.84	533.47	1030.00	
62	02-12-2025			961.70	13426.83	68.30	465.17	1030.00	
63	09-12-2025			966.27	12460.56	63.73	401.44	1030.00	
64	16-12-2025			970.85	11489.71	59.15	342.29	1030.00	
65	23-12-2025			975.46	10514.25	54.54	287.75	1030.00	
66	30-12-2025			980.09	9534.16	49.91	237.84	1030.00	
67	06-01-2026			984.75	8549.41	45.25	192.59	1030.00	
68	13-01-2026			989.42	7559.99	40.58	152.01	1030.00	
69	20-01-2026			994.12	6565.87	35.88	116.13	1030.00	
70	27-01-2026			998.83	5567.04	31.17	84.96	1030.00	
71	03-02-2026			1003.58	4563.46	26.42	58.54	1030.00	
72	10-02-2026			1008.34	3555.12	21.66	36.88	1030.00	
73	17-02-2026			1013.13	2541.99	16.87	20.01	1030.00	
74	24-02-2026			1017.93	1524.06	12.07	7.94	1030.00	
75	03-03-2026			1524.06	0.00	7.94	0.00	1532.00	
76	10-03-2026			0.00	0.00	0.00	0.00	0.00	
77	17-03-2026			0.00	0.00	0.00	0.00	0.00	
78	24-03-2026			0.00	0.00	0.00	0.00	0.00	
79	31-03-2026			0.00	0.00	0.00	0.00	0.00	
80	07-04-2026			0.00	0.00	0.00	0.00	0.00	

81	14-04-2026			0.00	0.00	0.00	0.00	0.00	
82	21-04-2026			0.00	0.00	0.00	0.00	0.00	

CustomerSupportService (CSS): 18001205519 | Timing:09:30 am to 06:30 pm | Email:css@spandanasphoorty.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 Manager. Any pre-payment made will be affected to the loan account on actual basis.**
- 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.**
- We are committed to Transparency and fair lending practices prescribed by the RBI.
- 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 MFIFIN Toll Free Number-1800-2700-317.

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