

Date: 14-Jun-2022

Place:

To,  
Nikhil JOshi

Dear Sir /Madam,

Sub:Your application for Personal Loan of Rs. 10,00,000.00/-

I am pleased to inform you that we have approved your loan. As we discussed, the loan is for 24 months at a Rate of Interest of 12%. The disbursement date is 14-Jun-2022. The repayment schedule of your loan in more detail is printed reverse of this Sanction Letter .

Please return the copy of this sanction letter duly signed for having acceptance of our terms and conditions. If you have further questions or needs, please give me a call.

Regards  
For Test Souharda

Branch Manager

## Repayment Schedule

Name:	Nikhil Joshi				
Branch:	Mangaluru				
A/C No:	PL19620220517110801				
A/C Type:	Personal Loan				
Loan amount disbursed on 14-Jun-2022					Rs. 10,00,000.00/-
S.no	Due Date	EMI	Interest	Principal	Balance
1	14-Jul-2022	57,265.00	10192 (for 31 days)	47,073.00	9,52,927.00
2	14-Aug-2022	47,073.00	9712 (for 31 days)	37,361.00	9,15,566.00
3	14-Sep-2022	47,073.00	9331 (for 31 days)	37,742.00	8,77,824.00
4	14-Oct-2022	47,073.00	8658 (for 30 days)	38,415.00	8,39,409.00
5	14-Nov-2022	47,073.00	8555 (for 31 days)	38,518.00	8,00,891.00
6	14-Dec-2022	47,073.00	7899 (for 30 days)	39,174.00	7,61,717.00
7	14-Jan-2023	47,073.00	7763 (for 31 days)	39,310.00	7,22,407.00
8	14-Feb-2023	47,073.00	7363 (for 31 days)	39,710.00	6,82,697.00
9	14-Mar-2023	47,073.00	6285 (for 28 days)	40,788.00	6,41,909.00
10	14-Apr-2023	47,073.00	6542 (for 31 days)	40,531.00	6,01,378.00
11	14-May-2023	47,073.00	5931 (for 30 days)	41,142.00	5,60,236.00
12	14-Jun-2023	47,073.00	5710 (for 31 days)	41,363.00	5,18,873.00
13	14-Jul-2023	47,073.00	5118 (for 30 days)	41,955.00	4,76,918.00
14	14-Aug-2023	47,073.00	4861 (for 31 days)	42,212.00	4,34,706.00
15	14-Sep-2023	47,073.00	4430 (for 31 days)	42,643.00	3,92,063.00
16	14-Oct-2023	47,073.00	3867 (for 30 days)	43,206.00	3,48,857.00
17	14-Nov-2023	47,073.00	3555 (for 31 days)	43,518.00	3,05,339.00
18	14-Dec-2023	47,073.00	3012 (for 30 days)	44,061.00	2,61,278.00
19	14-Jan-2024	47,073.00	2663 (for 31 days)	44,410.00	2,16,868.00
20	14-Feb-2024	47,073.00	2210 (for 31 days)	44,863.00	1,72,005.00
21	14-Mar-2024	47,073.00	1640 (for 29 days)	45,433.00	1,26,572.00
22	14-Apr-2024	47,073.00	1290 (for 31 days)	45,783.00	80,789.00
23	14-May-2024	47,073.00	797 (for 30 days)	46,276.00	34,513.00
24	14-Jun-2024	34,865.00	352 (for 31 days)	34,513.00	0.00