LOAN REPAYMENT SCHEDULE						LOAN REPAYMENT STATEMENT					
Inst. No.	Date Due	Interest Payment (in Rs.)	Principal Payment (in Rs.)	Total Installment (in Rs.)	Loan c/f (in Rs.)	Inst. No.	Date Paid	Total Amount Paid (in Rs.)	C.M. / B.M. Signature	вм	Attendance
1						1				0	
2						2				0	
3						3				0	
4						4				0	
5						5				0	
6						6				0	
7						7				0	
8						8				0	
9						9				0	
10						10				0	
11						11				0	
12						12				0	
13						13				0	
14						14				0	
15						15				0	
16						16				0	
17						17				0	
18						18				0	
19						19				0	
20						20				0	
21						21				0	
22						22				0	
23						23				0	
24						24				0	
	DATE	Signature			Signature	H		<u>Signature</u>	<u> </u>		<u>Signature</u>
L	DONE BY					L U		1		1	
c	RESULT					c				1	

DECLARATION

FFSL is a registered NBFC-MFI with Reserve Bank of India (RBI) vide B-09.00311

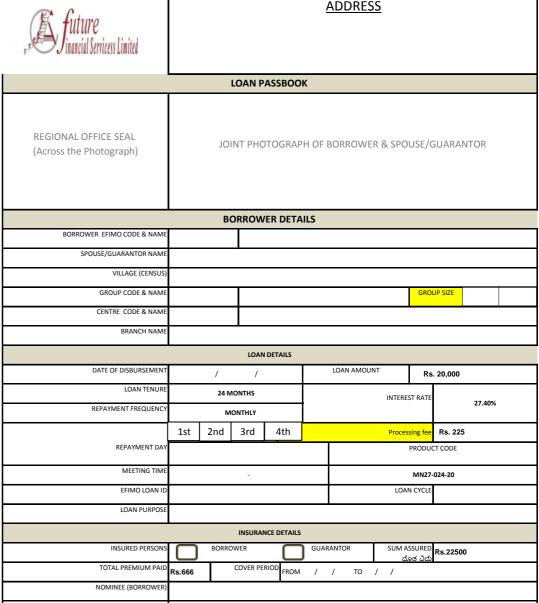
- FFSL offers microfinance loan facility for income generating activities to women members only under the Joint Liability Group model of operation.
- FFSL provides collateral free loans without any commission for lending the loans.
- FFSL respects all the members, we never discriminate our members on basis of religion, caste, creed, colour or social status.
- 4. The details of the loan amount, interest charged installment payable weekly, fortnightly, monthly, insurance related information is made available to members with the repayment schedule in the passbook. We do not collect any other fees or charges other than the interest, processing fee and insurance fee as per the insurance company in line with RBI guidelines.
- FFSL charges an effective interest rate of 26% p.a on declining balance basis on the loans.
- All disbursement and collections related activities are done by FFSL employers only. We do not hire any agents for this service.
- FFSL collections are done at the designated centre meeting location and time as agreed by the group members and FFSL. We never visit the place of residence/workplace of the borrower before 7 am and after 8 pm.
- We request you to demand the receipts for all the installments or loan repayment remitted towards the loan accounts with FFSL as per your repayment schedule provided along with the passbook.
- We urge you not to borrow the loan facility beyond your capacity to repay as this would result in economical imbalance status of the family.
- Any documents and photographs submitted to avail the loan would not be returned to you after the closure of the loan and those loan documents would be retained by FFSL.
- FFSL would share the member related information to RBI approved credit bureaus for checking the credit worthiness and risk assessment of the 11. member and only for the purposes as stipulated in the loan agreement but not for any other commercial purpose.
- While FFSL always strives to provide the best of services to our members, in case of any inappropriate behavior or dissatisfaction with the 12. services, you could reach out to our Customer care number 080 - 67880000 by just giving a missed call. Our customer care representative would call you back and speak to you in a language that is understood by you and note down your query/grievance or complaint for Redressal.
- 13. The Grievance Redressal Officer at FFSL is Mr. Shashidhar S.

In case the dispute you raised is not resolved within 30 days or you are not satisfied with the resolution you could further approach – RBI Local Office. The dispute can be addressed to The General Manager, Department of Non-Banking Supervision (DNBS), The Reserve Bank of India, Secretariat Road, Saifabad, Hyderabad - 500004 Tel: 040 23241270 for better resolution.

VISITORS REMARK									
DATE	VISITORS NAME	DESIGNATION	REMARKS	SIGNATURE					

BORROWER SIGNATURE/

GUARANTOR SIGNATURE/



*** Jinancial Servicess Limited								
		I	LOAN P	ASSBOO	(
REGIONAL OFFICE SEAL (Across the Photograph)	JOINT PHOTOGRAPH OF BORROWER & SPOUSE/GUARANTOR							
		ВС	ORROW	ER DETA	ILS			
BORROWER EFIMO CODE & NAME			T					
SPOUSE/GUARANTOR NAME								
VILLAGE (CENSUS)								
GROUP CODE & NAME							GROU	JP SIZE
CENTRE CODE & NAME								·
BRANCH NAME								
			LOAN	DETAILS				
DATE OF DISBURSEMENT		/	/			LOAN AMOUNT	Rs	. 20,000
LOAN TENURE		24 M	24 MONTHS			INTEREST RATE		27.40%
REPAYMENT FREQUENCY		M	MONTHLY					27.40%
	1st	2nd	3rd	4th		Proce	ssing fee	Rs. 225
REPAYMENT DAY					PRODUCT CODE			CT CODE
MEETING TIME			-		MN27-024-20			
EFIMO LOAN ID					LOAN CYCLE			
LOAN PURPOSE								
			INSURAI	NCE DETAILS				
INSURED PERSONS		BORRO	WER		GUAR		SSURED ೂತ ವಿಮೆ	Rs.22500
TOTAL PREMIUM PAID	Rs.666		COVER PE	RIOD FROM	/	/ TO / /		
NOMINEE (BORROWER)								
NOMINEE (GUARANTOR)								