

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

LOAN REPAYMENT STATEMENT					
Inst. No.	Date Paid	Total Amount Paid (in Rs.)	C.M. / B.M. Signature	BM	Attendance
1				<input type="radio"/>	
2				<input type="radio"/>	
3				<input type="radio"/>	
4				<input type="radio"/>	
5				<input type="radio"/>	
6				<input type="radio"/>	
7				<input type="radio"/>	
8				<input type="radio"/>	
9				<input type="radio"/>	
10				<input type="radio"/>	
11				<input type="radio"/>	
12				<input type="radio"/>	
13				<input type="radio"/>	
14				<input type="radio"/>	
15				<input type="radio"/>	
16				<input type="radio"/>	
17				<input type="radio"/>	
18				<input type="radio"/>	
19				<input type="radio"/>	
20				<input type="radio"/>	
21				<input type="radio"/>	
22				<input type="radio"/>	
23				<input type="radio"/>	
24				<input type="radio"/>	
L U C		Signature		Signature	

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.
- 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 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 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.
- 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.

DATE __/__/__

BORROWER SIGNATURE/

GUARANTOR SIGNATURE/

VISITORS REMARK				
DATE	VISITORS NAME	DESIGNATION	REMARKS	SIGNATURE

**ADDRESS****LOAN PASSBOOK**

REGIONAL OFFICE SEAL
(Across the Photograph)

JOINT PHOTOGRAPH OF BORROWER & SPOUSE/GUARANTOR

BORROWER DETAILS

BORROWER EFIMO CODE & NAME		
SPOUSE/GUARANTOR NAME		
VILLAGE (CENSUS)		
GROUP CODE & NAME		GROUP SIZE
CENTRE CODE & NAME		
BRANCH NAME		

LOAN DETAILS

DATE OF DISBURSEMENT	/ /	LOAN AMOUNT	Rs. 20,000
LOAN TENURE	24 MONTHS	INTEREST RATE	27.40%
REPAYMENT FREQUENCY	MONTHLY		
REPAYMENT DAY	1st 2nd 3rd 4th	Processing fee	Rs. 225
MEETING TIME	-	PRODUCT CODE	
EFIMO LOAN ID		LOAN CYCLE	
LOAN PURPOSE			

INSURANCE DETAILS

INSURED PERSONS	<input type="checkbox"/> BORROWER <input type="checkbox"/> GUARANTOR	SUM ASSURED ವಿಶೇಷ ಲಿಮಿಟ್	Rs.22500
TOTAL PREMIUM PAID	Rs.666	COVER PERIOD	FROM / / TO / /
NOMINEE (BORROWER)			
NOMINEE (GUARANTOR)			

BM/RM

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