

EL/SL -ver. Nov'22

**LOAN SANCTION LETTER**

Date: 03-May-2023

To,

Mr MUKTHASREE VENGOTI

Ms JOTHSNASREE VENGOTI

Mr SRINIVAS VENGOTI

1-231/1,MARUTHI, NAGAR,MANCHERIAL,
TELENGANA,MANCHERIAL,TELANGANA,
INDIA,504208.

Dear Sir/Madam,

Ref : Loan A/C No.: CHEEE00796081

With reference to your Loan Application dated 21-Apr-2023 to Avanse Financial Services Ltd., (the "Lender"), we are pleased to inform you that an Education Loan of Rs 4400000/- (Rupees Forty Four Lakh Only) is sanctioned **to you for pursuing MASTER IN DATA SCIENCE Course, from Kent State University at Kent State University in UNITED STATES OF AMERICA, on the following terms and conditions mentioned below and additional conditions printed overleaf.**

Loan Sanction Details:

Loan Amount Sanctioned in Rs *	Rs 4400000/- (Rupees Forty Four Lakh Only) Equivalent to US Dollar (USD) 53697 as per prevailing Rate on 03-May-2023 (Source:XE.COM)
Rate of Interest (ROI)	*Benchmark rate + Spread = 11.75% p.a., ROI on floating basis *Present Benchmark rate is 14.25% p.a.
Total Tenure of the Loan in Months	120
Interest Period in Months	36
PMII (Pre-Monthly Instalment Interest)Start Date	10th of the subsequent month after disbursal date.

Signature**Borrower****Co-Borrower/s****Guarantor****Date:** _____

Avanse Financial Services Ltd.
Registered & Corporate Office:
001 & 002 Fulcrum, A Wing,
Ground Floor, Sahar Road,
Next to Hyatt Regency,
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PMII Amount in Rs **	10053/-
PMII Amount Serviced during moratorium period in Rs **	5000.0/-
Principal Outstanding post unpaid interest in Rs **	5987787/-
MI Period in Months	84
MI (Monthly Instalment) Start Months	37th month onwards
MI Amount in Rs ***	104902/-
Loan Processing Fees (PF) inclusive of Applicable Taxes [PF is non-refundable to be paid before availing the loan sanction]	51920.0/-
Loan Repayment Mode	PSI
Security:	<p><i>*Property shall be clear, marketable and free from encumbrance.</i></p> <p><i>**assignment or endorsement of insurance policy shall be as per Borrower's policy with its insurer.</i></p>

*Including Tuition Fee and insurance, if any, basis Borrower's request. Lender is entitled to directly disburse the premium amount to the Insurer.

*Living expenses of Rs.1850000.0 /- may be credited to the Borrowers account/prepaid card (as applicable).

**Interest servicing i.e. Pre-Monthly Instalment Interest (PMII) will start immediately after the disbursement of First Instalment/Tranche Subject to change based on disbursement taken and ROI.

***MI (Principal and Interest repayment), Subject to change based on disbursement taken and ROI.

Pre-Disbursement Conditions (If any):

Signature

Date: _____

Borrower

Co-Borrower/s

Guarantor



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1. All disbursement related documents to be executed prior to disbursement.
2. Required 3 NACH Forms 4 SPDC from ICICI BANK BANK, Account Number 061801002950
3. If any withdrawal limit is mentioned then extra 4 SPDC's to be documented.
4. **Processing Fee is Non-Refundable.**
5. All Verifications to be positive.
6. Loan amount to be restricted to COE.
7. SPDC to be taken from Mr./Mrs./Ms.JOTHSNASREE VENGOTI
8. Students unconditional admit letter and i20 (wherever applicable) to be documented.
9. Visa Copy to be documented (wherever applicable).
10. Processing Fees to be payable prior to hand over of the sanction letter
11. Student's unconditional Admit letter & i20 to be documented
12. Visa Copy to be documented
13. Required 3 NACH Forms and 4 SPDC's from Mr.Jothsnasree Vengoti's ICICI Bank Ac No – 061801002950
14. Own house proof copy to be documented

The MI, Pre-MI interests are to be paid on or before 10th day of every month.

The Loan amount will be released directly in the name of the Educational Institute / authorized dealer / Borrower, as per their demand letter from the Institute / College / University where the student has secured admission. The Lender shall have the discretion to credit living expenses in the customer's account or reimburse basis the documents provided.

This sanction availability is valid for a period of 6 months from the date of issue of this letter. If the offer is acceptable to you, please sign on the duplicate copy of the letter duly accepting the terms & conditions of the sanction letter and return the same within 30 days from the date of receipt of this letter.

Important: All charges will attract applicable statutory levies and GST. Please visit our website www.avanse.com for details of other charges applicable to this loan.

We also request to complete the Loan disbursement formalities as it is an integral process to disburse the Loan.

For AVANSE Financial Services Limited

Additional Terms and Conditions:

- 1.The terms of this letter shall be binding on the Borrower(s) and shall form an integral part of the Transaction Documents including the Loan Agreement (along with the Schedule thereto).
- 2.The Borrower undertakes to execute the Loan Agreement/ other Transaction Documents for the purpose of availing Loans in terms thereof and pay/repay the Loan/s in a timely manner. This sanction is subject to realization of cheque / demand draft/ pay order towards the processing fees and charges for loan sanctioning which will be non-refundable.

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3.The Lender is entitled to cancel/revoke the unutilized sanctioned limit at its sole discretion. Where such decision to cancel/revoke the sanctioned limits is taken for reasons attributable to the Borrower or its credit assessment, then the Borrower (without prejudice to other rights of the Lender) will not be entitled to any part and proportionate refund of processing fees & charges.

4.Subject to the foregoing and unless expressly agreed by the Lender in writing, the Borrower shall not request draw down/shall not be entitled to avail, any sanctioned limit (which is not cancelled or revoked as per this letter) upon completion of (i) Course Period or (ii) 24 (Twenty Four) months from the date of sanction, whichever is earlier.

5.The Loan shall be disbursed in lump sum/in suitable Installments, to be decided by the Lender at its sole discretion. If the Lender disburses any amount into prepaid card applied/to be applied by the Borrower then the Borrower acknowledges that such services will be facilitated at Borrower's costs and expenses. In this regard, the Borrower/s expressly authorizes the Lender to disclose Borrower's information / KYC details to such issuer /servicer. Also the Borrower permits Lender to receive information from the servicer/issuer and use /process information regarding its card's usage from time to time for promoting financial products or services (by itself and/or within its group).

6.For the purpose of secured facility, unless otherwise agreed, the Loan shall be secured by first and exclusive charge on the immovable and movable property and/or such other security, to the satisfaction of the Lender. For the purpose of disbursements ,such documents/reports/evidence as may be required by the Lender shall be produced to ascertain that the property to be mortgaged has a clear, marketable and unencumbered title. The Borrower/Co-Borrower/s shall produce such original/copy of title deeds, documents, reports as may be required by the Lender. In case of additional limits, the existing mortgage shall stand extended to cover the proposed additional limit and/ or as per the sanctioned conditions. The Borrower has agreed to obtain insurance from an insurer of Borrower's choice as approved by the Lender and with such terms agreeable to the Lender which shall be endorsed/assigned in Lender's favour and such endorsement/assignment shall be maintained throughout the term of the loan until the entire repayment.

7.The Borrower acknowledges that Lender's interest rate depends on many factors including cost of its borrowed funds. The Lender may vary the interest rate prospectively as it may deem fit and/or in accordance with guidelines laid down by RBI, from time to time and will be published on its website. Moreover, upon change in the base lending rate (BLR)/ Benchmark Rate, the Borrower will pay the Loans linked to BLR in accordance with the revised rate announced by the Lender.

8.The Lender is hereby entitled to make proportionate changes in the repayment schedule, consequent to revision of interest rate. If any extension of the tenure of the Loan as is likely to exceed maximum tenure assessed by the Lender for the Loan, then Lender may also give required effect in any number and amount of Instalment as it may deem fit and appropriate.

9.The Lender shall be entitled to revise the due date cycle and the other components of amortization schedule in accordance with its policy or process for administration of the loan accounts.

Signature**Borrower****Co-Borrower/s****Guarantor****Date:** _____

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10. Unless otherwise notified by the Lender in writing, this Sanction Letter shall stand revoked and cancelled if:

- a. Any material changes occur in the proposal for which this Loan is, in principle sanctioned.
- b. Any material fact concerning income or ability to repay or any other relevant aspect of the proposal or application for loan is withheld, suppressed, concealed or not made known to the Lender.
- c. Any statement made in the loan application is found to be incorrect or untrue.
- d. Unconditional and absolute acceptance of the Sanction Letter has not been received by the Lender within thirty (30) days from the date of issuance of this Sanction Letter;
- e. the Lender at its sole discretion revoke / cancel / recall this Sanction Letter.

11. Pre-MI interest at the rate, at which the MI has been calculated, shall be charged from the respective date(s) of disbursements to the date of commencement of MI in respect of the Loan. The MI comprises of principal and interest calculated on the basis of monthly rest at the rate applicable, which is rounded off to the next higher rupee. Subject to the Loan Agreement, eligible Borrowers', who have provided specific written request for Lender to consider flexible operation such as switching, deferring or preponing MI/PMI (as the case maybe) during the loan tenor, will abide by the repayment schedule provided by the Lender accordingly, pursuant to such request. The Borrower inter-alia acknowledges such request shall not exceed for more than two (2) instances and shall be effective only if expressly agreed by the Lender in writing.

12. The Lender shall be informed in writing about any changes, in correspondence address, change in employment, loss of job, business, profession, as the case may be immediately after such changes/ loss, notify the causes of delay, loss/damage to the property, notify the additions /alterations to the property.

13. Stamp Duty, registration charges, or other taxes/levies as applicable from time to time, on the Loan and security documents or any document/s executed by the Borrower/Co-Borrower/s including but not limited to the applicable service tax on the processing fee, in respect of the Loan and/or in respect of the documents evidencing/concerning the Loan and/or any penalty(ies) that may be imposed, shall be borne and paid by the Borrower/Co-Borrower/s without claiming any set-off, counter claim, damages etc. In addition to the above charges, the Borrower/Co-Borrower/s are also required to pay the charges to be paid (if any) to CERSAI for creation/modification of charge /satisfaction of charge, as applicable from time to time.

14. The Borrower shall register under the Central Goods and Services Tax Act, 2017 (CGST Act), the State Goods and Services Tax (SGST) Act, 2017, Integrated Goods and Services Tax (IGST) Act, 2017, Union Territory Goods and Service Tax (UTGST) Act, 2017 (hereinafter individually/collectively called as "GST Law") as applicable to him and disclose the registration number to the Lender, failing which it will be considered as if the Applicant is not registered under the GST law and the provisions as may be applicable to unregistered Borrower would be applicable.

15. In case of violation of any provisions of taxation law including GST laws by Borrower then the Borrower undertakes to indemnify the Lender for any loss or claim or demand or penalty, if any, which may be incurred or suffered by the Lender.

16. The Borrower will pay other applicable charges as per the Lender's schedule of charges as updated/ may be updated on its website from time to time.

Signature

Borrower

Co-Borrower/s

Guarantor

Date: _____

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17. Notwithstanding the issuance of this Sanction Letter and the acceptance thereof, The Lender in its sole discretion may decide to not disburse the Loan, repudiate and rescind this Sanction Letter unilaterally without being required to give the Borrower any prior notice and without assigning any reasons.

18. The post-dated cheques (PDCs) if any, issued towards repayment of loan to be replenished as and when they are exhausted towards payment of balance monthly / periodic Installments, till such time the entire loan is paid off.

19. The Lender is entitled to add to, delete or modify all or any of the terms and conditions of the Loan applicable to the Loan by providing a written notice to the Borrower.

20. The Borrower acknowledges that, by giving the loan facility, Lender have not and do not intend to give any professional advice or make any statement regarding taxation and related benefits. The Borrower/s will independently consult/have consulted its tax advisors/ other professionals for their financial planning and tax assessment/s.

21. The Borrower/s expressly undertake that.

- a. Payment of installments shall be under the NACH/ECS mandate for appropriate administration of loan account;
- b. Lender will be entitled to present NACH on the due date, despite prior or additional payments if any;
- c. Any additional payment in the loan account will be adjusted against the amounts payable/ in terms of the loan agreement;
- d. Lender will not be obliged to suspend NACH presentation for any reason whatsoever.

22. Additional Interest/Default Charges (including on non - compliance of loan terms): 24% p.a.

23. For providing timely end-use confirmation of the loan, the Borrower(s) shall remit the disbursed amount through an authorized dealers/banks as per applicable law ("**FX Dealers**") to the relevant Educational Institute. The Borrower may select the FX Dealer from those approved by the Lender. Alternatively, the Borrower may remit the monies through their own authorized dealers/banks and immediately submit the remittance proof to the Lender.

24. The Borrower shall furnish forex remittance proof within a maximum timeline of 30 days from the date of loan disbursement or from the date of the Lender releasing freeze/lien on disbursed funds, failing which it shall be an event of default. Without prejudice to Lender's right under the loan agreement, the Borrower agrees to pay **Additional Interest of 1% per month** (additionally over and above applicable ROI) until such default is cured and shall adhere to the cure period granted by the Lender on such continuing default.

Note : This is a computer generated Letter hence no signature is required.

Signature

Borrower

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ADDITIONAL DETAILS OF THE LOAN

The below details shall form an integral part of the Sanction Letter/Loan Agreement.

1.	Loan Account No	CHEEE00796081
2.	Due Date ¹ for Repayment	10 th day of every Month
3.	Frequency of Repayment	Monthly
4.	Break up between Principal and Interest	<p>Please refer to the enclosed Amortisation Chart provided along with this Sanction Letter/ Loan Agreement.</p> <p>Note: The Amortisation Chart shall undergo change due to variations in the loan amount, tenure, moratorium period, rate of interest etc., payable by borrower.</p>
5.	<p>Date of commencement of repayment, after completion of moratorium period (if granted by the Lender).</p> <p>Regular EMI [i.e., Principal + Interest] Commencement Date)</p> <p>Note: Borrower will pay the instalment applicable as per the moratorium terms during moratorium period.</p>	
6.	Examples of Special Mention Account (SMA) and NonPerforming Asset (NPA) classification dates.	<p>PLEASE READ THE FOLLOWING INFORMATION CAREFULLY. AS IT CONTAINS VERY IMPORTANT INFORMATION ABOUT CLASSIFICATION OF YOUR LOAN ACCOUNT BASIS OVERDUE STATUS. SUCH CLASSIFICATION CAN HAVE MATERIAL IMPACT ON YOUR CREDIT STANDING IN CASE FINANCIAL DISCIPLINE IS NOT FOLLOWED IN REPAYING THE LOAN ON TIME.</p>

Signature

Borrower

Co-Borrower/s

Guarantor

Date: _____



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	<p style="text-align: center;">Borrower(s) to note the below:-</p> <ul style="list-style-type: none"> • The Loan Account shall be automatically reported as <u>NPA</u> strictly on the <u>90th Day</u> of it remaining as <u>Overdue</u>². • The status of the account cannot be upgraded/ regularized to standard from <u>NPA</u>, until all the unpaid installments are fully repaid along with the other charges/arrears. • The Loan Account shall <u>continue as NPA</u> even though the Loan Account is credited with <u>certain months of the installments</u> out of all the unpaid installments/arrears. • Borrower(s) shall ensure (i) to make timely repayment of the instalment on its due date and (ii) in any case <u>prevent 90 Days Overdue</u> causing <u>NPA</u>.
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¹**Due Date:** The date as specified in the Amortization Chart on which the instalment is due to be paid.

²**Overdue-** Instalment due but not paid on its due date specified by the Lender, before the Lender runs the day-end process (the accounts are closed for the day) for that day.

Signature

Date: _____

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<u>Mentioned below is the illustration for Special Mention Account (SMA) / Non-Performing Asset (NPA) classification dates.</u>			
Due Date	Date of Overdue	Basis for classification	Account Classification
		Principal or interest payment or any other amount wholly or partly overdue	SMA Sub-categories
10 th March' 2022	10 th March' 2022	Upto 30 days	SMA-0
10 th April' 2022	09 th April' 2022	31-60 days	SMA-1
10 th May' 2022	09 th May' 2022	61-90 days	SMA-2
10 th June' 2022	08 th June' 2022	More than 90 days	NPA

Signature**Date:** _____**Borrower****Co-Borrower/s****Guarantor**

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	<p><u>Explanation:-</u></p> <ul style="list-style-type: none"> • If the due date of an account is <u>10th March' 2022</u>, and the full dues/installment is not received before the Lender runs its day-end process for this date, the date of overdue shall be <u>10th March' 2022</u>. • If the account continues to remain overdue, then this account shall get tagged as <u>SMA-1</u> upon running day-end process on <u>09th April' 2022</u> i.e., upon completion of 30 days of being continuously in overdue. Accordingly, the <u>date of SMA-1</u> classification for that account shall be <u>09th April' 2022</u>. • Similarly, if the account continues to remain overdue, it shall get tagged as <u>SMA-2</u> upon running the day-end process on <u>09th May' 2022</u>; and • If the account continues to remain overdue further, it shall get classified as <u>NPA</u> upon running day-end process on <u>08th June' 2022</u>. • If the installments of <u>"March' 2022"</u> & <u>"April' 2022"</u> are collectively repaid post <u>"08th June' 2022"</u>, then also the account shall continue to be <u>reported as NPA</u>. • If all the unpaid installments (in the above example from <u>"March'2022"</u> till actual realization) are fully paid along with the other charges/arrears, then only the account will be <u>upgraded/regularized as standard asset</u> and shall <u>not be reported as NPA</u>.
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Signature

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Schedule Details

LAN ID:	CHEEE00796081					
S.No	Date	Cal.Interest/Rate	Interest	Principal	Total installment	Ending Balance
0	03/05/2023	0	0	0	0	4,400,000
1	10/05/2023	10,053	5,000	0	5,000	4,405,053
2	10/06/2023	43,133	5,000	0	5,000	4,443,186
3	10/07/2023	43,506	5,000	0	5,000	4,481,692
4	10/08/2023	43,883	5,000	0	5,000	4,520,575
5	10/09/2023	44,264	5,000	0	5,000	4,559,839
6	10/10/2023	44,648	5,000	0	5,000	4,599,487
7	10/11/2023	45,037	5,000	0	5,000	4,639,524
8	10/12/2023	45,429	5,000	0	5,000	4,679,953
9	10/01/2024	45,824	5,000	0	5,000	4,720,777
10	10/02/2024	46,225	5,000	0	5,000	4,762,002
11	10/03/2024	46,627	5,000	0	5,000	4,803,629
12	10/04/2024	47,036	5,000	0	5,000	4,845,665
13	10/05/2024	47,447	5,000	0	5,000	4,888,112
14	10/06/2024	47,863	5,000	0	5,000	4,930,975
15	10/07/2024	48,282	5,000	0	5,000	4,974,257
16	10/08/2024	48,707	5,000	0	5,000	5,017,964
17	10/09/2024	49,134	5,000	0	5,000	5,062,098
18	10/10/2024	49,566	5,000	0	5,000	5,106,664
19	10/11/2024	50,003	5,000	0	5,000	5,151,667
20	10/12/2024	50,443	5,000	0	5,000	5,197,110
21	10/01/2025	50,889	5,000	0	5,000	5,242,999
22	10/02/2025	51,337	5,000	0	5,000	5,289,336

Signature

Borrower

Co-Borrower/s

Guarantor

Date: _____



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23	10/03/2025	51,792	5,000	0	5,000	5,336,128
24	10/04/2025	52,249	5,000	0	5,000	5,383,377
25	10/05/2025	52,713	5,000	0	5,000	5,431,090
26	10/06/2025	53,179	5,000	0	5,000	5,479,269
27	10/07/2025	53,651	5,000	0	5,000	5,527,920
28	10/08/2025	54,128	5,000	0	5,000	5,577,048
29	10/09/2025	54,608	5,000	0	5,000	5,626,656
30	10/10/2025	55,095	5,000	0	5,000	5,676,751
31	10/11/2025	55,585	5,000	0	5,000	5,727,336
32	10/12/2025	56,080	5,000	0	5,000	5,778,416
33	10/01/2026	56,580	5,000	0	5,000	5,829,996
34	10/02/2026	57,086	5,000	0	5,000	5,882,082
35	10/03/2026	57,595	5,000	0	5,000	5,934,677
36	10/04/2026	58,110	5,000	0	5,000	5,987,787
37	10/05/2026	58,630	58,630	46,272	104,902	5,941,515
38	10/06/2026	58,178	58,178	46,724	104,902	5,894,791
39	10/07/2026	57,720	57,720	47,182	104,902	5,847,609
40	10/08/2026	57,257	57,257	47,645	104,902	5,799,964
41	10/09/2026	56,792	56,792	48,110	104,902	5,751,854
42	10/10/2026	56,320	56,320	48,582	104,902	5,703,272
43	10/11/2026	55,845	55,845	49,057	104,902	5,654,215
44	10/12/2026	55,364	55,364	49,538	104,902	5,604,677
45	10/01/2027	54,879	54,879	50,023	104,902	5,554,654
46	10/02/2027	54,389	54,389	50,513	104,902	5,504,141
47	10/03/2027	53,895	53,895	51,007	104,902	5,453,134
48	10/04/2027	53,395	53,395	51,507	104,902	5,401,627
49	10/05/2027	52,891	52,891	52,011	104,902	5,349,616

Signature**Borrower****Co-Borrower/s****Guarantor****Date:** _____

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ASPIRE WITHOUT BOUNDARIES

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50	10/06/2027	52,382	52,382	52,520	104,902	5,297,096
51	10/07/2027	51,867	51,867	53,035	104,902	5,244,061
52	10/08/2027	51,348	51,348	53,554	104,902	5,190,507
53	10/09/2027	50,824	50,824	54,078	104,902	5,136,429
54	10/10/2027	50,294	50,294	54,608	104,902	5,081,821
55	10/11/2027	49,760	49,760	55,142	104,902	5,026,679
56	10/12/2027	49,219	49,219	55,683	104,902	4,970,996
57	10/01/2028	48,675	48,675	56,227	104,902	4,914,769
58	10/02/2028	48,123	48,123	56,779	104,902	4,857,990
59	10/03/2028	47,568	47,568	57,334	104,902	4,800,656
60	10/04/2028	47,007	47,007	57,895	104,902	4,742,761
61	10/05/2028	46,439	46,439	58,463	104,902	4,684,298
62	10/06/2028	45,867	45,867	59,035	104,902	4,625,263
63	10/07/2028	45,289	45,289	59,613	104,902	4,565,650
64	10/08/2028	44,706	44,706	60,196	104,902	4,505,454
65	10/09/2028	44,115	44,115	60,787	104,902	4,444,667
66	10/10/2028	43,521	43,521	61,381	104,902	4,383,286
67	10/11/2028	42,920	42,920	61,982	104,902	4,321,304
68	10/12/2028	42,313	42,313	62,589	104,902	4,258,715
69	10/01/2029	41,699	41,699	63,203	104,902	4,195,512
70	10/02/2029	41,082	41,082	63,820	104,902	4,131,692
71	10/03/2029	40,456	40,456	64,446	104,902	4,067,246
72	10/04/2029	39,825	39,825	65,077	104,902	4,002,169
73	10/05/2029	39,188	39,188	65,714	104,902	3,936,455
74	10/06/2029	38,544	38,544	66,358	104,902	3,870,097
75	10/07/2029	37,895	37,895	67,007	104,902	3,803,090
76	10/08/2029	37,238	37,238	67,664	104,902	3,735,426

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77	10/09/2029	36,577	36,577	68,325	104,902	3,667,101
78	10/10/2029	35,907	35,907	68,995	104,902	3,598,106
79	10/11/2029	35,231	35,231	69,671	104,902	3,528,435
80	10/12/2029	34,549	34,549	70,353	104,902	3,458,082
81	10/01/2030	33,861	33,861	71,041	104,902	3,387,041
82	10/02/2030	33,164	33,164	71,738	104,902	3,315,303
83	10/03/2030	32,463	32,463	72,439	104,902	3,242,864
84	10/04/2030	31,753	31,753	73,149	104,902	3,169,715
85	10/05/2030	31,037	31,037	73,865	104,902	3,095,850
86	10/06/2030	30,313	30,313	74,589	104,902	3,021,261
87	10/07/2030	29,583	29,583	75,319	104,902	2,945,942
88	10/08/2030	28,846	28,846	76,056	104,902	2,869,886
89	10/09/2030	28,101	28,101	76,801	104,902	2,793,085
90	10/10/2030	27,349	27,349	77,553	104,902	2,715,532
91	10/11/2030	26,589	26,589	78,313	104,902	2,637,219
92	10/12/2030	25,823	25,823	79,079	104,902	2,558,140
93	10/01/2031	25,049	25,049	79,853	104,902	2,478,287
94	10/02/2031	24,266	24,266	80,636	104,902	2,397,651
95	10/03/2031	23,477	23,477	81,425	104,902	2,316,226
96	10/04/2031	22,680	22,680	82,222	104,902	2,234,004
97	10/05/2031	21,875	21,875	83,027	104,902	2,150,977
98	10/06/2031	21,061	21,061	83,841	104,902	2,067,136
99	10/07/2031	20,241	20,241	84,661	104,902	1,982,475
100	10/08/2031	19,412	19,412	85,490	104,902	1,896,985
101	10/09/2031	18,574	18,574	86,328	104,902	1,810,657
102	10/10/2031	17,730	17,730	87,172	104,902	1,723,485
103	10/11/2031	16,875	16,875	88,027	104,902	1,635,458

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104	10/12/2031	16,014	16,014	88,888	104,902	1,546,570
105	10/01/2032	15,144	15,144	89,758	104,902	1,456,812
106	10/02/2032	14,264	14,264	90,638	104,902	1,366,174
107	10/03/2032	13,378	13,378	91,524	104,902	1,274,650
108	10/04/2032	12,481	12,481	92,421	104,902	1,182,229
109	10/05/2032	11,576	11,576	93,326	104,902	1,088,903
110	10/06/2032	10,662	10,662	94,240	104,902	994,663
111	10/07/2032	9,739	9,739	95,163	104,902	899,500
112	10/08/2032	8,808	8,808	96,094	104,902	803,406
113	10/09/2032	7,866	7,866	97,036	104,902	706,370
114	10/10/2032	6,917	6,917	97,985	104,902	608,385
115	10/11/2032	5,957	5,957	98,945	104,902	509,440
116	10/12/2032	4,988	4,988	99,914	104,902	409,526
117	10/01/2033	4,010	4,010	100,892	104,902	308,634
118	10/02/2033	3,022	3,022	101,880	104,902	206,754
119	10/03/2033	2,025	2,025	102,877	104,902	103,877
120	10/04/2033	1,017	1,017	103,877	104,894	0
	Total		3003973	5987787		

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