



Schedule Details

Description : This report will display the Schedule details .

Schedule Enquiry

Loan Type	: ELUSEC - EL Unsecured	Currency	: INR
Schedule Method	: EQUAL	Interest Days Basis	: 30/360 US
Loan Reference	: [REDACTED]	Maturity Date	: 10-Jan-30
Loan Start Date	: 08-Jan-20	Tenor	: 84 Payments
Grace Period End Date	: 10-Jan-23	IRR	: 4.636651088%

Schedule Details

Ins. No.	Date	Events	Cal.Interest/ Rate	Fee	Interest	TDS	Principal	Total	Ending Balance
	08-Jan-2020[R]	Disbursement(Seq : 1)						1,664,313.00	1,664,313.00
		Review Rate	[ABLR, - .45]12.25%						
		New Rate applied for Schedule with 12.25%.							
	10-Jan-2020	BPI Calculated :10-Feb-2020	1,133.00						1,664,313.00
1	10-Feb-2020[R]	Installment	16,990.00		5,000.00			5,000.00	1,664,313.00
		Capitalized	16,990.00				13,123.00		1,677,436.00
2	10-Mar-2020[R]	Installment	17,124.00		5,000.00			5,000.00	1,677,436.00
		Capitalized	17,124.00				12,124.00		1,689,560.00
3	10-Apr-2020[R]	Installment	17,248.00		5,000.00			5,000.00	1,689,560.00
		Capitalized	17,248.00				12,248.00		1,701,808.00
4	10-May-2020[R]	Installment	17,373.00		5,000.00			5,000.00	1,701,808.00
		Capitalized	17,373.00				12,373.00		1,714,181.00
5	10-Jun-2020[R]	Installment	17,499.00		5,000.00			5,000.00	1,714,181.00
		Capitalized	17,499.00				12,499.00		1,726,680.00
6	10-Jul-2020[R]	Installment	17,627.00		5,000.00			5,000.00	1,726,680.00
		Capitalized	17,627.00				12,627.00		1,739,307.00
7	10-Aug-2020[R]	Installment	17,755.00		5,000.00			5,000.00	1,739,307.00
		Capitalized	17,755.00				12,755.00		1,752,062.00

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	07-Sep-2020	Installment	16,097.00				50,000.00	50,000.00	1,702,062.00
8	10-Sep-2020[R]	Installment	1,738.00		5,000.00			5,000.00	1,702,062.00
		Capitalized	1,738.00				12,835.00		1,714,897.00
	04-Oct-2020	Installment	14,005.00				50,000.00	50,000.00	1,664,897.00
9	10-Oct-2020[R]	Installment	3,399.00		5,000.00			5,000.00	1,664,897.00
		Capitalized	3,399.00				12,404.00		1,677,301.00
10	10-Nov-2020[R]	Installment	17,122.00		5,000.00			5,000.00	1,677,301.00
		Capitalized	17,122.00				12,122.00		1,689,423.00
11	10-Dec-2020[R]	Installment	17,246.00		5,000.00			5,000.00	1,689,423.00
		Capitalized	17,246.00				12,246.00		1,701,669.00
12	10-Jan-2021[R]	Installment	17,371.00		5,000.00			5,000.00	1,701,669.00
		Capitalized	17,371.00				12,371.00		1,714,040.00
13	10-Feb-2021[R]	Installment	17,497.00		5,000.00			5,000.00	1,714,040.00
		Capitalized	17,497.00				12,497.00		1,726,537.00
14	10-Mar-2021[R]	Installment	17,625.00		5,000.00			5,000.00	1,726,537.00
		Capitalized	17,625.00				12,625.00		1,739,162.00
15	10-Apr-2021[R]	Installment	17,754.00		5,000.00			5,000.00	1,739,162.00
		Capitalized	17,754.00				12,754.00		1,751,916.00
16	10-May-2021[R]	Installment	17,884.00		5,000.00		25,000.00	30,000.00	1,726,916.00
		Capitalized	17,884.00				12,884.00		1,739,800.00
17	10-Jun-2021[R]	Installment	17,760.00		5,000.00			5,000.00	1,739,800.00
		Capitalized	17,760.00				12,760.00		1,752,560.00
	21-Jun-2021	Installment	6,560.00				100,000.00	100,000.00	1,652,560.00
	23-Jun-2021	Installment	1,125.00				150,000.00	150,000.00	1,502,560.00
18	10-Jul-2021[R]	Installment	8,692.00		5,000.00			5,000.00	1,502,560.00

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Ins. No.	Date	Events	Cal.Interest/ Rate	Fee	Interest	TDS	Principal	Total	Ending Balance
		Capitalized	8,692.00				11,377.00		1,513,937.00
19	10-Aug-2021[R]	Installment	15,455.00		5,000.00			5,000.00	1,513,937.00
		Capitalized	15,455.00				10,455.00		1,524,392.00
	12-Aug-2021	Installment	1,037.00				150,000.00	150,000.00	1,374,392.00
20	10-Sep-2021[R]	Installment	13,095.00		5,000.00		166,773.00	171,773.00	1,207,619.00
		Capitalized	13,095.00				9,132.00		1,216,751.00
21	10-Oct-2021[R]	Installment	12,421.00		5,000.00			5,000.00	1,216,751.00
		Capitalized	12,421.00				7,421.00		1,224,172.00
	11-Oct-2021	Installment	417.00				125,000.00	125,000.00	1,099,172.00
	21-Oct-2021	Installment	3,740.00				150,000.00	150,000.00	949,172.00
	22-Oct-2021	Installment	323.00				150,000.00	150,000.00	799,172.00
22	10-Nov-2021[R]	Installment	4,895.00		5,000.00			5,000.00	799,172.00
		Capitalized	4,895.00				4,375.00		803,547.00
	20-Nov-2021	Installment	2,734.00				150,000.00	150,000.00	653,547.00
	02-Dec-2021	Installment	2,669.00				100,000.00	100,000.00	553,547.00
23	10-Dec-2021[R]	Installment	1,507.00		5,000.00			5,000.00	553,547.00
		Capitalized	1,507.00				1,910.00		555,457.00
	22-Dec-2021	Installment	2,268.00				150,000.00	150,000.00	405,457.00
	04-Jan-2022	Installment	1,656.00				75,000.00	75,000.00	330,457.00
24	10-Jan-2022[R]	Installment	675.00		4,599.00			4,599.00	330,457.00
	27-Jan-2022	Installment	1,912.00				150,000.00	150,000.00	180,457.00
25	10-Feb-2022[R]	Installment	798.00		2,710.00			2,710.00	180,457.00
	11-Feb-2022	Installment	61.00				120,000.00	120,000.00	60,457.00
26	10-Mar-2022[R]	Installment	597.00		658.00			658.00	60,457.00
27	10-Apr-2022[R]	Installment	617.00		617.00			617.00	60,457.00

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Ins. No.	Date	Events	Cal.Interest/ Rate	Fee	Interest	TDS	Principal	Total	Ending Balance
28	10-May-2022[R]	Installment	617.00		617.00			617.00	60,457.00
29	10-Jun-2022[R]	Installment	617.00		617.00			617.00	60,457.00
30	10-Jul-2022[R]	Installment	617.00		617.00			617.00	60,457.00
31	10-Aug-2022[R]	Installment	617.00		617.00			617.00	60,457.00
32	10-Sep-2022[R]	Installment	617.00		617.00			617.00	60,457.00
33	10-Oct-2022[R]	Installment	617.00		617.00			617.00	60,457.00
34	10-Nov-2022[R]	Installment	617.00		617.00			617.00	60,457.00
35	10-Dec-2022[R]	Installment	617.00		617.00			617.00	60,457.00
36	10-Jan-2023[R]	Installment	617.00		617.00			617.00	60,457.00
37	10-Feb-2023[R]	Installment	617.00		617.00		458.00	1,075.00	59,999.00
38	10-Mar-2023[R]	Installment	612.00		612.00		463.00	1,075.00	59,536.00
39	10-Apr-2023[R]	Installment	608.00		608.00		467.00	1,075.00	59,069.00
40	10-May-2023[R]	Installment	603.00		603.00		472.00	1,075.00	58,597.00
41	10-Jun-2023[R]	Installment	598.00		598.00		477.00	1,075.00	58,120.00
42	10-Jul-2023[R]	Installment	593.00		593.00		482.00	1,075.00	57,638.00
43	10-Aug-2023[R]	Installment	588.00		588.00		487.00	1,075.00	57,151.00
44	10-Sep-2023[R]	Installment	583.00		583.00		492.00	1,075.00	56,659.00
45	10-Oct-2023[R]	Installment	578.00		578.00		497.00	1,075.00	56,162.00
46	10-Nov-2023[R]	Installment	573.00		573.00		502.00	1,075.00	55,660.00
47	10-Dec-2023[R]	Installment	568.00		568.00		507.00	1,075.00	55,153.00
48	10-Jan-2024[R]	Installment	563.00		563.00		512.00	1,075.00	54,641.00
49	10-Feb-2024[R]	Installment	558.00		558.00		517.00	1,075.00	54,124.00
50	10-Mar-2024[R]	Installment	553.00		553.00		522.00	1,075.00	53,602.00
51	10-Apr-2024[R]	Installment	547.00		547.00		528.00	1,075.00	53,074.00
52	10-May-2024[R]	Installment	542.00		542.00		533.00	1,075.00	52,541.00

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Ins. No.	Date	Events	Cal. Interest/ Rate	Fee	Interest	TDS	Principal	Total	Ending Balance
53	10-Jun-2024[R]	Installment	536.00		536.00		539.00	1,075.00	52,002.00
54	10-Jul-2024[R]	Installment	531.00		531.00		544.00	1,075.00	51,458.00
55	10-Aug-2024[R]	Installment	525.00		525.00		550.00	1,075.00	50,908.00
56	10-Sep-2024[R]	Installment	520.00		520.00		555.00	1,075.00	50,353.00
57	10-Oct-2024[R]	Installment	514.00		514.00		561.00	1,075.00	49,792.00
58	10-Nov-2024[R]	Installment	508.00		508.00		567.00	1,075.00	49,225.00
59	10-Dec-2024[R]	Installment	503.00		503.00		572.00	1,075.00	48,653.00
60	10-Jan-2025[R]	Installment	497.00		497.00		578.00	1,075.00	48,075.00
61	10-Feb-2025[R]	Installment	491.00		491.00		584.00	1,075.00	47,491.00
62	10-Mar-2025[R]	Installment	485.00		485.00		590.00	1,075.00	46,901.00
63	10-Apr-2025[R]	Installment	479.00		479.00		596.00	1,075.00	46,305.00
64	10-May-2025[R]	Installment	473.00		473.00		602.00	1,075.00	45,703.00
65	10-Jun-2025[R]	Installment	467.00		467.00		608.00	1,075.00	45,095.00
66	10-Jul-2025[R]	Installment	460.00		460.00		615.00	1,075.00	44,480.00
67	10-Aug-2025[R]	Installment	454.00		454.00		621.00	1,075.00	43,859.00
68	10-Sep-2025[R]	Installment	448.00		448.00		627.00	1,075.00	43,232.00
69	10-Oct-2025[R]	Installment	441.00		441.00		634.00	1,075.00	42,598.00
70	10-Nov-2025[R]	Installment	435.00		435.00		640.00	1,075.00	41,958.00
71	10-Dec-2025[R]	Installment	428.00		428.00		647.00	1,075.00	41,311.00
72	10-Jan-2026[R]	Installment	422.00		422.00		653.00	1,075.00	40,658.00
73	10-Feb-2026[R]	Installment	415.00		415.00		660.00	1,075.00	39,998.00
74	10-Mar-2026[R]	Installment	408.00		408.00		667.00	1,075.00	39,331.00
75	10-Apr-2026[R]	Installment	402.00		402.00		673.00	1,075.00	38,658.00
76	10-May-2026[R]	Installment	395.00		395.00		680.00	1,075.00	37,978.00
77	10-Jun-2026[R]	Installment	388.00		388.00		687.00	1,075.00	37,291.00

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78	10-Jul-2026[R]	Installment	381.00		381.00		694.00	1,075.00	36,597.00
79	10-Aug-2026[R]	Installment	374.00		374.00		701.00	1,075.00	35,896.00
80	10-Sep-2026[R]	Installment	366.00		366.00		709.00	1,075.00	35,187.00
81	10-Oct-2026[R]	Installment	359.00		359.00		716.00	1,075.00	34,471.00
82	10-Nov-2026[R]	Installment	352.00		352.00		723.00	1,075.00	33,748.00
83	10-Dec-2026[R]	Installment	345.00		345.00		730.00	1,075.00	33,018.00
84	10-Jan-2027[R]	Installment	337.00		337.00		738.00	1,075.00	32,280.00
85	10-Feb-2027[R]	Installment	330.00		330.00		745.00	1,075.00	31,535.00
86	10-Mar-2027[R]	Installment	322.00		322.00		753.00	1,075.00	30,782.00
87	10-Apr-2027[R]	Installment	314.00		314.00		761.00	1,075.00	30,021.00
88	10-May-2027[R]	Installment	306.00		306.00		769.00	1,075.00	29,252.00
89	10-Jun-2027[R]	Installment	299.00		299.00		776.00	1,075.00	28,476.00
90	10-Jul-2027[R]	Installment	291.00		291.00		784.00	1,075.00	27,692.00
91	10-Aug-2027[R]	Installment	283.00		283.00		792.00	1,075.00	26,900.00
92	10-Sep-2027[R]	Installment	275.00		275.00		800.00	1,075.00	26,100.00
93	10-Oct-2027[R]	Installment	266.00		266.00		809.00	1,075.00	25,291.00
94	10-Nov-2027[R]	Installment	258.00		258.00		817.00	1,075.00	24,474.00
95	10-Dec-2027[R]	Installment	250.00		250.00		825.00	1,075.00	23,649.00
96	10-Jan-2028[R]	Installment	241.00		241.00		834.00	1,075.00	22,815.00
97	10-Feb-2028[R]	Installment	233.00		233.00		842.00	1,075.00	21,973.00
98	10-Mar-2028[R]	Installment	224.00		224.00		851.00	1,075.00	21,122.00
99	10-Apr-2028[R]	Installment	216.00		216.00		859.00	1,075.00	20,263.00
100	10-May-2028[R]	Installment	207.00		207.00		868.00	1,075.00	19,395.00
101	10-Jun-2028[R]	Installment	198.00		198.00		877.00	1,075.00	18,518.00
102	10-Jul-2028[R]	Installment	189.00		189.00		886.00	1,075.00	17,632.00

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103	10-Aug-2028[R]	Installment	180.00		180.00		895.00	1,075.00	16,737.00
104	10-Sep-2028[R]	Installment	171.00		171.00		904.00	1,075.00	15,833.00
105	10-Oct-2028[R]	Installment	162.00		162.00		913.00	1,075.00	14,920.00
106	10-Nov-2028[R]	Installment	152.00		152.00		923.00	1,075.00	13,997.00
107	10-Dec-2028[R]	Installment	143.00		143.00		932.00	1,075.00	13,065.00
108	10-Jan-2029[R]	Installment	133.00		133.00		942.00	1,075.00	12,123.00
109	10-Feb-2029[R]	Installment	124.00		124.00		951.00	1,075.00	11,172.00
110	10-Mar-2029[R]	Installment	114.00		114.00		961.00	1,075.00	10,211.00
111	10-Apr-2029[R]	Installment	104.00		104.00		971.00	1,075.00	9,240.00
112	10-May-2029[R]	Installment	94.00		94.00		981.00	1,075.00	8,259.00
113	10-Jun-2029[R]	Installment	84.00		84.00		991.00	1,075.00	7,268.00
114	10-Jul-2029[R]	Installment	74.00		74.00		1,001.00	1,075.00	6,267.00
115	10-Aug-2029[R]	Installment	64.00		64.00		1,011.00	1,075.00	5,256.00
116	10-Sep-2029[R]	Installment	54.00		54.00		1,021.00	1,075.00	4,235.00
117	10-Oct-2029[R]	Installment	43.00		43.00		1,032.00	1,075.00	3,203.00
118	10-Nov-2029[R]	Installment	33.00		33.00		1,042.00	1,075.00	2,161.00
119	10-Dec-2029[R]	Installment	22.00		22.00		1,053.00	1,075.00	1,108.00
120	10-Jan-2030[R]	Installment	11.00		11.00		1,108.00	1,119.00	
	Summary	Total Interest Scheduled	29,887.00						
		Total Grace Interest Scheduled	129,137.00						
		Total Gross Interest	416,941.00						
		Total Payment	2,081,254.00						
		Total Grace Days	1098						
		Total Days	3655						

Date: 14-02-2019

Miss Tanya Omprakash Gupta (Applicant)

Mrs Lalita Omprakash Gupta (Co-Applciant)

Mr Omprakash Ramlal Gupta (Co-Applciant)

Address: 601,, Uttam Niwas,,14th Road,Bandra West,
Near Agarwal Nursing Home, Mumbai,
Maharashtra, India - 400050

Subject: Approval of Education Loan

Dear Sir/Madam,

Thank you for your application to Auxilo Finserve Private Limited (Auxilo).

Based on details and demonstrations provided by you vide your application, we are pleased to inform you of our in-principle approval of an education loan on the terms and conditions mentioned below:

Application Reference Number	[REDACTED]				
Country of Study	United States Of America				
Course Details	Master Of Science In Information System (Msis)				
Institute	Indiana University ✎				
Loan Amount (INR)	INR 4,063,631/- (INR Forty Lakh Sixty-Three Thousand Six Hundred Thirty One Only) (equivalent to USD 57,380 at current exchange rate of 1 USD = 70.82 INR)				
Rate of Interest (per annum)**	Auxilo Benchmark Rate 12.70 % - (Spread) 0.45 % = Applicable ROI 12.25 % ✎				
Processing Charges	INR 35,963/- Inclusive of GST ✎				
Tenure (months)	120 months				
Repayment	<table border="1"><tr><td>Moratorium (Pre-EMI)</td><td>Partial Interest(PI) - INR 5,000/- p.m for 36 months</td></tr><tr><td>Equated Monthly Instalment (EMI)</td><td>INR 100,339/- p.m for 84 months ✎</td></tr></table>	Moratorium (Pre-EMI)	Partial Interest(PI) - INR 5,000/- p.m for 36 months	Equated Monthly Instalment (EMI)	INR 100,339/- p.m for 84 months ✎
Moratorium (Pre-EMI)	Partial Interest(PI) - INR 5,000/- p.m for 36 months				
Equated Monthly Instalment (EMI)	INR 100,339/- p.m for 84 months ✎				
Security	NA				
Validity of this offer	This offer is valid for a period of 6 months from the date of issuance				

Disbursement of this loan will be subject to the fulfilment of below mentioned Loan Disbursement Conditions:

1. Visa to be approved

We wish you all the very best for your future accomplishments.

Thanking You,

For Auxilo Finserve Private Limited

Authorised Signatory

**It is clarified that the Auxilo Benchmark Rate may be liable to change in terms of the facility agreement for the Loan. However, the spread specified herein will not change during the tenure of the loan, unless specifically agreed to in writing by lender and the borrower

Auxilo Finserve Private Limited

Lower Ground Floor, B-Wing, Office No. 13 & 14, Art Guild House, Phoenix Market City, LBS Marg, Kurla (W), Mumbai 400 070

T: +91 22 6246 3333 **E:** support@auxilo.com **W:** www.auxilo.com **CIN No:** U65990MH2016PTC286516

(formerly known as Stellenyak General Finance Pvt Ltd)



AUXILO

The next level beckons

Additional Terms and Conditions

- All borrowers duly filled original application forms with necessary details recent passport size photo and sign across photo required
- Valid KYCs of all borrowers required with OSV and self attestation.
- Any of the co borrowers owned resi proof required.
- Student's Visa copy reqd.
- Student all semester mark sheets reqd.
- Student's unconditional admit letter & College / University should be in Auxilo approved list reqd.
- Students I20 copy reqd.
- Latest principle outstanding letter reqd., along with bank details of respective finance company.
- Proof of balance funds reqd.
- Subject to positive business PD
- NACH from Omprakash Gupta ICICI Bank A/c No. 623501147677 reqd.
- Additional SPDCs from Omprakash Gupta HDFC Bank A/c No. 05921000010383 Reqd.
- This sanction is applicable for USMS Engineering Computer science and Information technology courses only
- Omprash Gupta Dual Sign declaration required
- Require clear pan card copy of Lalita Gupta which show clear sign
- Student has to take life insurance to the tune of loan amount and assigned it in favour of Auxilo

General Terms and Conditions

1. All Field Investigations and Verification to be positive.
2. All pending documents and formalities to be completed to the satisfaction of the lender.
3. KYC documentation of the Borrower/s and Guarantors shall be completed to the satisfaction of the lender.
4. The Borrower/Guarantors shall not be having defaulted in any payment obligation under any financing obligation to any bank/ financial institution in the past.
5. The loan is at the sole discretion of the lender and terms of the Loan may be modified or cancelled, in whole or in part, at lender's sole discretion, any such charges shall be effective prospectively. Such changes as intimated by the lender as aforesaid shall be binding on the Borrower.
6. The Loan is repayable on demand and all outstanding amounts owing under the Loan together with all interest and charges shall become immediately due and payable, forthwith on demand.
7. This Letter does not cast an obligation on the lender to enter into any further agreement and/or to provide the Loan, and any such obligation shall be contingent upon executing the facility agreement for the Loan and the required security documents (if applicable) to the satisfaction of the lender. Further, this letter of offer shall stand revoked and cancelled if there are any material changes in the proposal for which the Loan is sanctioned or; if any event occurs which, in the sole opinion of lender, is prejudicial to its interest or is likely to affect the financial condition of the Borrower or his / her / its ability to perform all or any of its obligations of the Loan or; any statement /representation made is found to be incorrect or untrue or material fact has concealed.
8. The Borrower/ Co-Borrower(s) shall neither avail any loan credit facility or give any guarantee, security nor change, alter, modify the structure nor enter into any agreement, arrangement either oral or written with any person creating any encumbrances, charges, mortgages, liens, third party interest alteration, modifications, renovations, re-construction etc. of the immovable property mortgaged or to be mortgaged with the lender without prior written permission of the lender.
9. The Rate of Interest mentioned in this letter is annualized. In case of a Floating Rate of Interest, the rate of interest is linked to Benchmark Rate which subject to revision as per the lender's internal policies based on its sole discretion.
10. This sanction is subject to positive credit report with a credit information company and payment/ clearance of Processing/ Application Fee.
11. Subsequent tranche(s) of the Loan facility, if any, shall be released only after the receipt of required documents, any other documents and details to the satisfaction of the lender.
12. Part Payment/Foreclosure of loan is allowed after completion of 6 months from date of first disbursement except at the discretion of the lender in consistency with the applicable regulatory requirements.
13. This sanction letter supersedes all previous sanction letters
14. The issuance of this sanction letter does not guarantee the disbursement of the loan which shall be done at the sole discretion of the lender.
15. As a token of acceptance of this sanction, you are requested to return a copy of this letter duly signed by you.
16. Please note that this sanction letter does not become final and this is a summary of the indicative major terms only. It shall neither constitute an offer nor a contract. The lender shall not be bound with its terms and assume any liability till such time this letter is duly signed and accepted by you and the co-applicants and the all the credit requirements and sanction conditions are fulfilled to the complete satisfaction of the lender.

Accepted

Miss Tanya Omprakash Gupta

Mrs Lalita Omprakash Gupta

Mr Omprakash Ramlal Gupta

Date: _____
Place: _____

Date: _____
Place: _____

Date: _____
Place: _____

Auxilo Finserve Private Limited

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