

Welcome Letter

Hey SAI TEJA GANDLA,

Welcome to your journey towards a brighter and promising future!

Congratulations for being an inspiration for millions as you decided to be an independent individual by financing your own education, and thank you for giving us the opportunity to partner with you in your journey to fulfil your academic aspirations.

We are glad to inform you that as a customer-centric organization, we are always focused on delivering the highest quality and a hassle-free experience. So leave all your financial worries on us and concentrate on completing your higher education successfully. We are always available for you, hence, consider us as your buddy who is just a call or email away to handhold you through this journey.

As a true buddy, we would like to stay in constant touch with you while you study hard to secure good grades. Hence, request you to keep us updated on your contact details at regular intervals which will include your contact number, email ID and current address.

As we commence this amazing ride together, we are enclosing some of your loan information for your easy reference. While going through these details, if you get confused or stuck somewhere, remember, we are readily available. Write to us at wecare@avanse.com. Our website is also super detailed and captures information that you might be looking for. You can visit it by using the following link and get instant responses to your queries on www.avanse.com.

Thank you again for trusting in us and being a part of the Avanse family. We wish you all the best!
Avanse Financial Services

Note - This is a computer generated letter hence does not require any signature.



Avanse Financial Services Ltd.
Registered & Corporate Office:
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Loan Details

Loan Account Number	CHEEE00250272
Customer ID	449341
Applicant Name	SAI TEJA GANDLA
Co-Applicant Name(s)	SAKIRAN GANDALA GANDLA VENUGOPAL
Applicant Registered Address	H NO. 5-27/1 RUDRARAM ,PATANCHERU MEDAK TELANGANA,SANGAREDDY ,Telangana ,INDIA,502329
Applicant Registered Phone Number(s)	9533349809
Applicant Registered Email ID(s)	gsajteja78@gmail.com
Loan Type	Education Loan Overseas
Sanctioned Loan Amount	Rs. 2,683,281.00
Disbursed Loan Amount	Rs. 1,727,918.00
Loan Tenure (in months)	120
Rate of Interest	11.75%
Repayment type /**	PSI EMI
Type Of Interest	Reducing
Processing Fee	Rs 0.00
Security Type	
Security details	

EMI Details

Monthly EMI Amount	Rs 39,233.00 As per repayment schedule
First Instalment Date	10-Oct-2021
First EMI Date	As per Amortisation Chart Annexed to this letter
Last EMI Date (Last EMI date is subject to change as per the agreed loan terms)	10-Sep-2031
Fees and Charges	All charges as applicable and as updated on our website

/** For SI followed by EMI : Simple Interest followed by EMI – as per Amortisation Chart annexed to letter
PSI followed by EMI : Partial Simple Interest followed by EMI – as per Amortisation Chart annexed to this letter



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CIN : U67120MH1992PLC068060 - Formerly known as Avanse Financial Services Pvt. Ltd. & Abhivruddhi Holdings Private Limited

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or **+91 22- 6680 6464**
(when calling from outside India)



View Account Summary



Instalment Status/Summary



Outstanding Balance Details



Online Statement Request

For more details on grievance redressal, log on to www.avanse.com

Amortisation Chart

Payment no	Due date	Interest (%)	Opening Balance	Interest	Principal	Installment	Closing Balance	Capitalized Amount
0	30-Aug-2021	0.00%	0.00	0.00	0.00	0.00	0.00	0.00
1	10-Sep-2021	11.75%	1,727,918.00	5,640.00	0.00	5,640.00	1,727,918.00	0.00
2	10-Oct-2021	11.75%	1,727,918.00	5,000.00	0.00	5,000.00	1,739,837.00	11,919.00
3	10-Nov-2021	11.75%	1,739,837.00	5,000.00	0.00	5,000.00	1,751,873.00	12,036.00
4	10-Dec-2021	11.75%	1,751,873.00	5,000.00	0.00	5,000.00	1,764,027.00	12,154.00
5	10-Jan-2022	11.75%	1,764,027.00	5,000.00	0.00	5,000.00	1,776,299.00	12,272.00
6	10-Feb-2022	11.75%	1,776,299.00	5,000.00	0.00	5,000.00	1,788,692.00	12,393.00
7	10-Mar-2022	11.75%	1,788,692.00	5,000.00	0.00	5,000.00	1,801,207.00	12,515.00
8	10-Apr-2022	11.75%	1,801,207.00	5,000.00	0.00	5,000.00	1,813,843.00	12,636.00
9	10-May-2022	11.75%	1,813,843.00	5,000.00	0.00	5,000.00	1,826,604.00	12,761.00
10	10-Jun-2022	11.75%	1,826,604.00	5,000.00	0.00	5,000.00	1,839,489.00	12,885.00
11	10-Jul-2022	11.75%	1,839,489.00	5,000.00	0.00	5,000.00	1,852,501.00	13,012.00
12	10-Aug-2022	11.75%	1,852,501.00	5,000.00	0.00	5,000.00	1,865,640.00	13,139.00
13	10-Sep-2022	11.75%	1,865,640.00	5,000.00	0.00	5,000.00	1,878,908.00	13,268.00
14	10-Oct-2022	11.75%	1,878,908.00	5,000.00	0.00	5,000.00	1,892,306.00	13,398.00
15	10-Nov-2022	11.75%	1,892,306.00	5,000.00	0.00	5,000.00	1,905,834.00	13,528.00
16	10-Dec-2022	11.75%	1,905,834.00	5,000.00	0.00	5,000.00	1,919,496.00	13,662.00
17	10-Jan-2023	11.75%	1,919,496.00	5,000.00	0.00	5,000.00	1,933,291.00	13,795.00
18	10-Feb-2023	11.75%	1,933,291.00	5,000.00	0.00	5,000.00	1,947,221.00	13,930.00
19	10-Mar-2023	11.75%	1,947,221.00	5,000.00	0.00	5,000.00	1,961,287.00	14,066.00
20	10-Apr-2023	11.75%	1,961,287.00	5,000.00	0.00	5,000.00	1,975,492.00	14,205.00
21	10-May-2023	11.75%	1,975,492.00	5,000.00	0.00	5,000.00	1,989,835.00	14,343.00
22	10-Jun-2023	11.75%	1,989,835.00	5,000.00	0.00	5,000.00	2,004,319.00	14,484.00
23	10-Jul-2023	11.75%	2,004,319.00	5,000.00	0.00	5,000.00	2,018,944.00	14,625.00
24	10-Aug-2023	11.75%	2,018,944.00	5,000.00	0.00	5,000.00	2,033,713.00	14,769.00
25	10-Sep-2023	11.75%	2,033,713.00	5,000.00	0.00	5,000.00	2,048,627.00	14,914.00
26	10-Oct-2023	11.75%	2,048,627.00	5,000.00	0.00	5,000.00	2,063,686.00	15,059.00
27	10-Nov-2023	11.75%	2,063,686.00	5,000.00	0.00	5,000.00	2,078,893.00	15,207.00
28	10-Dec-2023	11.75%	2,078,893.00	5,000.00	0.00	5,000.00	2,094,249.00	15,356.00
29	10-Jan-2024	11.75%	2,094,249.00	5,000.00	0.00	5,000.00	2,109,755.00	15,506.00
30	10-Feb-2024	11.75%	2,109,755.00	5,000.00	0.00	5,000.00	2,125,413.00	15,658.00



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31	10-Mar-2024	11.75%	2,125,413.00	5,000.00	0.00	5,000.00	2,141,224.00	15,811.00
32	10-Apr-2024	11.75%	2,141,224.00	5,000.00	0.00	5,000.00	2,157,191.00	15,967.00
33	10-May-2024	11.75%	2,157,191.00	5,000.00	0.00	5,000.00	2,173,313.00	16,122.00
34	10-Jun-2024	11.75%	2,173,313.00	5,000.00	0.00	5,000.00	2,189,593.00	16,280.00
35	10-Jul-2024	11.75%	2,189,593.00	5,000.00	0.00	5,000.00	2,206,033.00	16,440.00
36	10-Aug-2024	11.75%	2,206,033.00	5,000.00	0.00	5,000.00	2,222,634.00	16,601.00
37	10-Sep-2024	11.75%	2,222,634.00	5,000.00	0.00	5,000.00	2,239,397.00	16,763.00
38	10-Oct-2024	11.75%	2,239,397.00	21,927.00	17,306.00	39,233.00	2,222,091.00	0.00
39	10-Nov-2024	11.75%	2,222,091.00	21,758.00	17,475.00	39,233.00	2,204,616.00	0.00
40	10-Dec-2024	11.75%	2,204,616.00	21,587.00	17,646.00	39,233.00	2,186,970.00	0.00
41	10-Jan-2025	11.75%	2,186,970.00	21,414.00	17,819.00	39,233.00	2,169,151.00	0.00
42	10-Feb-2025	11.75%	2,169,151.00	21,240.00	17,993.00	39,233.00	2,151,158.00	0.00
43	10-Mar-2025	11.75%	2,151,158.00	21,063.00	18,170.00	39,233.00	2,132,988.00	0.00
44	10-Apr-2025	11.75%	2,132,988.00	20,886.00	18,347.00	39,233.00	2,114,641.00	0.00
45	10-May-2025	11.75%	2,114,641.00	20,706.00	18,527.00	39,233.00	2,096,114.00	0.00
46	10-Jun-2025	11.75%	2,096,114.00	20,524.00	18,709.00	39,233.00	2,077,405.00	0.00
47	10-Jul-2025	11.75%	2,077,405.00	20,341.00	18,892.00	39,233.00	2,058,513.00	0.00
48	10-Aug-2025	11.75%	2,058,513.00	20,157.00	19,076.00	39,233.00	2,039,437.00	0.00
49	10-Sep-2025	11.75%	2,039,437.00	19,969.00	19,264.00	39,233.00	2,020,173.00	0.00
50	10-Oct-2025	11.75%	2,020,173.00	19,781.00	19,452.00	39,233.00	2,000,721.00	0.00
51	10-Nov-2025	11.75%	2,000,721.00	19,590.00	19,643.00	39,233.00	1,981,078.00	0.00
52	10-Dec-2025	11.75%	1,981,078.00	19,399.00	19,834.00	39,233.00	1,961,244.00	0.00
53	10-Jan-2026	11.75%	1,961,244.00	19,203.00	20,030.00	39,233.00	1,941,214.00	0.00
54	10-Feb-2026	11.75%	1,941,214.00	19,008.00	20,225.00	39,233.00	1,920,989.00	0.00
55	10-Mar-2026	11.75%	1,920,989.00	18,810.00	20,423.00	39,233.00	1,900,566.00	0.00
56	10-Apr-2026	11.75%	1,900,566.00	18,609.00	20,624.00	39,233.00	1,879,942.00	0.00
57	10-May-2026	11.75%	1,879,942.00	18,408.00	20,825.00	39,233.00	1,859,117.00	0.00
58	10-Jun-2026	11.75%	1,859,117.00	18,204.00	21,029.00	39,233.00	1,838,088.00	0.00
59	10-Jul-2026	11.75%	1,838,088.00	17,998.00	21,235.00	39,233.00	1,816,853.00	0.00
60	10-Aug-2026	11.75%	1,816,853.00	17,790.00	21,443.00	39,233.00	1,795,410.00	0.00
61	10-Sep-2026	11.75%	1,795,410.00	17,580.00	21,653.00	39,233.00	1,773,757.00	0.00
62	10-Oct-2026	11.75%	1,773,757.00	17,368.00	21,865.00	39,233.00	1,751,892.00	0.00
63	10-Nov-2026	11.75%	1,751,892.00	17,154.00	22,079.00	39,233.00	1,729,813.00	0.00
64	10-Dec-2026	11.75%	1,729,813.00	16,938.00	22,295.00	39,233.00	1,707,518.00	0.00



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65	10-Jan-2027	11.75%	1,707,518.00	16,719.00	22,514.00	39,233.00	1,685,004.00	0.00
66	10-Feb-2027	11.75%	1,685,004.00	16,499.00	22,734.00	39,233.00	1,662,270.00	0.00
67	10-Mar-2027	11.75%	1,662,270.00	16,277.00	22,956.00	39,233.00	1,639,314.00	0.00
68	10-Apr-2027	11.75%	1,639,314.00	16,051.00	23,182.00	39,233.00	1,616,132.00	0.00
69	10-May-2027	11.75%	1,616,132.00	15,825.00	23,408.00	39,233.00	1,592,724.00	0.00
70	10-Jun-2027	11.75%	1,592,724.00	15,595.00	23,638.00	39,233.00	1,569,086.00	0.00
71	10-Jul-2027	11.75%	1,569,086.00	15,364.00	23,869.00	39,233.00	1,545,217.00	0.00
72	10-Aug-2027	11.75%	1,545,217.00	15,131.00	24,102.00	39,233.00	1,521,115.00	0.00
73	10-Sep-2027	11.75%	1,521,115.00	14,894.00	24,339.00	39,233.00	1,496,776.00	0.00
74	10-Oct-2027	11.75%	1,496,776.00	14,656.00	24,577.00	39,233.00	1,472,199.00	0.00
75	10-Nov-2027	11.75%	1,472,199.00	14,415.00	24,818.00	39,233.00	1,447,381.00	0.00
76	10-Dec-2027	11.75%	1,447,381.00	14,172.00	25,061.00	39,233.00	1,422,320.00	0.00
77	10-Jan-2028	11.75%	1,422,320.00	13,927.00	25,306.00	39,233.00	1,397,014.00	0.00
78	10-Feb-2028	11.75%	1,397,014.00	13,679.00	25,554.00	39,233.00	1,371,460.00	0.00
79	10-Mar-2028	11.75%	1,371,460.00	13,429.00	25,804.00	39,233.00	1,345,656.00	0.00
80	10-Apr-2028	11.75%	1,345,656.00	13,176.00	26,057.00	39,233.00	1,319,599.00	0.00
81	10-May-2028	11.75%	1,319,599.00	12,921.00	26,312.00	39,233.00	1,293,287.00	0.00
82	10-Jun-2028	11.75%	1,293,287.00	12,664.00	26,569.00	39,233.00	1,266,718.00	0.00
83	10-Jul-2028	11.75%	1,266,718.00	12,403.00	26,830.00	39,233.00	1,239,888.00	0.00
84	10-Aug-2028	11.75%	1,239,888.00	12,141.00	27,092.00	39,233.00	1,212,796.00	0.00
85	10-Sep-2028	11.75%	1,212,796.00	11,875.00	27,358.00	39,233.00	1,185,438.00	0.00
86	10-Oct-2028	11.75%	1,185,438.00	11,607.00	27,626.00	39,233.00	1,157,812.00	0.00
87	10-Nov-2028	11.75%	1,157,812.00	11,337.00	27,896.00	39,233.00	1,129,916.00	0.00
88	10-Dec-2028	11.75%	1,129,916.00	11,064.00	28,169.00	39,233.00	1,101,747.00	0.00
89	10-Jan-2029	11.75%	1,101,747.00	10,788.00	28,445.00	39,233.00	1,073,302.00	0.00
90	10-Feb-2029	11.75%	1,073,302.00	10,509.00	28,724.00	39,233.00	1,044,578.00	0.00
91	10-Mar-2029	11.75%	1,044,578.00	10,229.00	29,004.00	39,233.00	1,015,574.00	0.00
92	10-Apr-2029	11.75%	1,015,574.00	9,944.00	29,289.00	39,233.00	986,285.00	0.00
93	10-May-2029	11.75%	986,285.00	9,657.00	29,576.00	39,233.00	956,709.00	0.00
94	10-Jun-2029	11.75%	956,709.00	9,368.00	29,865.00	39,233.00	926,844.00	0.00
95	10-Jul-2029	11.75%	926,844.00	9,075.00	30,158.00	39,233.00	896,686.00	0.00
96	10-Aug-2029	11.75%	896,686.00	8,780.00	30,453.00	39,233.00	866,233.00	0.00
97	10-Sep-2029	11.75%	866,233.00	8,482.00	30,751.00	39,233.00	835,482.00	0.00
98	10-Oct-2029	11.75%	835,482.00	8,181.00	31,052.00	39,233.00	804,430.00	0.00



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99	10-Nov-2029	11.75%	804,430.00	7,877.00	31,356.00	39,233.00	773,074.00	0.00
100	10-Dec-2029	11.75%	773,074.00	7,569.00	31,664.00	39,233.00	741,410.00	0.00
101	10-Jan-2030	11.75%	741,410.00	7,260.00	31,973.00	39,233.00	709,437.00	0.00
102	10-Feb-2030	11.75%	709,437.00	6,947.00	32,286.00	39,233.00	677,151.00	0.00
103	10-Mar-2030	11.75%	677,151.00	6,630.00	32,603.00	39,233.00	644,548.00	0.00
104	10-Apr-2030	11.75%	644,548.00	6,311.00	32,922.00	39,233.00	611,626.00	0.00
105	10-May-2030	11.75%	611,626.00	5,989.00	33,244.00	39,233.00	578,382.00	0.00
106	10-Jun-2030	11.75%	578,382.00	5,663.00	33,570.00	39,233.00	544,812.00	0.00
107	10-Jul-2030	11.75%	544,812.00	5,335.00	33,898.00	39,233.00	510,914.00	0.00
108	10-Aug-2030	11.75%	510,914.00	5,003.00	34,230.00	39,233.00	476,684.00	0.00
109	10-Sep-2030	11.75%	476,684.00	4,667.00	34,566.00	39,233.00	442,118.00	0.00
110	10-Oct-2030	11.75%	442,118.00	4,329.00	34,904.00	39,233.00	407,214.00	0.00
111	10-Nov-2030	11.75%	407,214.00	3,988.00	35,245.00	39,233.00	371,969.00	0.00
112	10-Dec-2030	11.75%	371,969.00	3,642.00	35,591.00	39,233.00	336,378.00	0.00
113	10-Jan-2031	11.75%	336,378.00	3,293.00	35,940.00	39,233.00	300,438.00	0.00
114	10-Feb-2031	11.75%	300,438.00	2,942.00	36,291.00	39,233.00	264,147.00	0.00
115	10-Mar-2031	11.75%	264,147.00	2,587.00	36,646.00	39,233.00	227,501.00	0.00
116	10-Apr-2031	11.75%	227,501.00	2,227.00	37,006.00	39,233.00	190,495.00	0.00
117	10-May-2031	11.75%	190,495.00	1,866.00	37,367.00	39,233.00	153,128.00	0.00
118	10-Jun-2031	11.75%	153,128.00	1,499.00	37,734.00	39,233.00	115,394.00	0.00
119	10-Jul-2031	11.75%	115,394.00	1,130.00	38,103.00	39,233.00	77,291.00	0.00
120	10-Aug-2031	11.75%	77,291.00	757.00	38,476.00	39,233.00	38,815.00	0.00
121	10-Sep-2031	11.75%	38,815.00	380.00	38,815.00	39,195.00	0.00	0.00



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