

Dear Rakibul Islam,

With reference to your loan application, we are pleased to inform you that the management of RD Microfinance has sanctioned a loan to you under the following terms and conditions:

SECTION B: BORROWER DETAILS

Customer Name	Rakibul Islam	Customer ID	RD-CUST-004
Mobile Number	8638851516	Aadhaar (Masked)	N/A
PAN (Masked)	N/A	Current Address	Barpeta, Barpeta, Assam - 781309

SECTION C: LOAN TERMS & REPAYMENT STRUCTURE

Loan Reference ID	RDLN260608114401CBV	Loan Product	Emergency Loan
Approved Loan Amount	Rs. 10,000.00	Interest Rate	20.00% P.A. (REDUCING BALANCE)
Loan Tenure	6 Months	Monthly EMI Amount	Rs. 1,765.23
Total Interest Payable	Rs. 0.00	Total Amount Payable	Rs. 10,000.00

SECTION D: DISBURSEMENT & DEDUCTION BREAKUP

The table below illustrates the detailed breakup of fees and deductions applicable on the approved loan amount. The net disbursed amount will be credited to your bank account.

Component Description	Amount (Rs.)
Approved Loan Amount (A)	10,000.00
Less: Processing Fee (Exclusive of GST)	- 250.00
Less: GST on Processing Fee (18%)	- 45.00
Less: Health Insurance Premium	- 1,200.00
Less: Loan Security Insurance Charge	- 1,000.00
Total Deductions (B)	- 2,495.00
Net Disbursed Amount (A - B)	Rs. 7,505.00

SECTION E: KEY TERMS & CONDITIONS

- Repayment:** The borrower agrees to repay the loan in monthly installments as detailed in the EMI Schedule. EMI due dates must be strictly adhered to.
- Verification:** The sanction is based on the documentation, information and branch verification completed. If any details provided are found to be false or inaccurate at any stage, the company reserves the right to recall the entire loan.
- Collection:** Late EMI payments will attract penal charges as per company policy.
- Security:** The loan is subject to loan security insurance guidelines. In the event of default or unfortunate demise, the claim will be processed under insurance guidelines.

This is a system-generated document and does not require a physical signature unless requested.

Prepared By: Customer Support Desk

Authorized Signatory

Approved by: Admin User
On: 08 Jun 2026, 02:44 PM