

KEY FACT STATEMENT
Auto Loan

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| 1. | Name of the Borrower/s | AMAR NATH |
| 2. | Loan Amount | 1300000 (Rupees Thirteen Lakhs Only) |
| 3. | Loan Term | 84 |
| 4. | Interest Type (Floating or Fixed) | FIXED |
| 5. | a) Interest chargeable (in case of floating rate loans) | NOT APPLICABLE |
| | b) Interest chargeable (in case of fixed rate loans) | 8.1% p.a. (ONE-YEAR MCLR+1.1 %) |
| 6. | Date of Interest reset | NOT APPLICABLE |
| 7. | Mode of communication of changes in Interest rates | The changes are notified at /displayed at the branch or published in a newspaper or in the website of the Bank |
| 8. | Fee Payable | |
| a. | On Application | Rs. 6136 |
| b. | During the term of the loan | NIL |
| c. | On foreclosure | Foreclosure charges @ 3 % on closure amount (plus GST) will be levied if account is closed before stipulated tenure of the loan as per sanctioned term. |
| d. | On Pre-Payment | Pre-payment charges @1% on part-payment amount (plus GST) will be levied quarterly if prepaid within 36 months from the date of disbursement. |
| e. | Fee refundable if loan is not sanctioned | 25% of the Processing Fee will be retained if the application is rejected after pre-sanction survey subject to Minimum of Rs. 510/- and maximum of Rs. 2550/-. (Only when regular processing fee of 0.50% plus applicable Goods and Services Tax of loan amount recovered) |
| f. | Conversion Charges for switching from floating to fixed interest and vice-versa | NA |
| g. | Penalty for delayed payments | i) If the EMI/Instalment(s) is not credited in the loan account of the borrower within 7 days from the date of ECS/SI/PDCs, Rs 500/ + Goods and Services Tax will be recovered. ii) In case account becomes overdue, penal interest rate at 2% per month on overdue instalment for overdue period will be recovered. |

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| 9. | EMI payable | Rs. 20,327.00 |
| 10. | Details of security/ collateral obtained | Manufacturer : HYUNDAI Asset Model : CRETA Asset Variant : Petrol 1.6 S |
| 11. | Date on which the annual outstanding balance statement will be issued | As on 31st March every Year. |

Date:
Place:

Acknowledged
(Borrower)

Authorized Signatory
State Bank of India
Branch/CPC:

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