

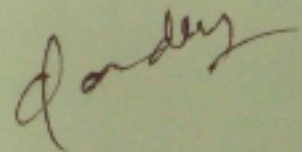
KEY FACT STATEMENT

1	Name of the Borrower/s	Aayushi Pandey
2	Loan Amount	₹ 600000
3	Loan Term	36
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)	8.15% p.a. (ONE-YEAR-MCLR (8.55%)+0.6%)
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	1770
b	During the term of the loan	NIL
c	On foreclosure	Foreclosure charges @2%+GST on the Theo balance will be levied if, account closed within 1 year from the disbursement of loan.
d	On Pre-Payment	NIL.
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 0.25% plus applicable Goods and Services Tax of loan amount recovered)
f	Conversion Charges for switching from floating to fixed interest and viceversa	NA
g	Penalty for delayed payments	i) In case account becomes overdue, penal interest rate at 2% per month on overdue instalment for overdue period will be recovered. ii) If the EM/instalment(s) is not credited in the loan account of the borrower within 7 days from the date of ECS/Sl/PPDCs, Rs 500 / + Goods and Services Tax will be recovered.

Aayushi Pandey

h.	Penalty for delay in registration/noting hypothecation/non-submission of RC	<p>In the event of delay in registration / noting the hypothecation lien of the Bank with the Registering Authority and non-submission of the same to the Bank within 120 days from the date of disbursement, the Bank shall be entitled to charge Rs.2,500/- (plus Goods and Services Tax) per month till the date of submission.</p> <p>The above-mentioned charge of Rs. 2500/- + GST will be levied for next 8 (12 months from the date of disbursement) months or up to the date of submission, whichever is earlier.</p> <p>In case of non-submission after 12 months from the date of disbursement, the rate of interest will be charged at prevailing interest rate as applicable over a Clean Overdraft account, as may be prescribed by the Bank. Present Clean Overdraft rate of interest is 17.7% (8.55% above EBLR(9.15%))</p> <p>In case of non-submission after 18 months from the date of disbursement, entire outstanding of the loan shall become due and payable forthwith. In such case, the account may be recalled by the Bank and legal action including recovery proceedings may be initiated against the borrower and guarantors, if any.</p>
9	EMI payable	19122
10	Details of security/ collateral obtained	Manufacturer : HYUNDAI Asset Model : CRETA Asset Variant : 1.5 MPI iMT S
11	Date on which the annual outstanding balance statement will be issued	As on 31st March every Year.

Borrower : Aayushi Pandey S/O D/O W/O Dharmendra Pandey Pandey
 430 BINDA NAGAR, 430 BINDA NAGAR, UNNAO, LUCKNOW, UTTAR
 PRADESH, PIN- 226007



Signature

Date : 28/07/2023

Co-Borrower : S/O D/O W/O

Signature

Date : 28/07/2023