

Loan A/c 41369265952

LOS Application ID - 24815306

KEY FACT STATEMENT Auto Loan

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| 1. | Name of the Borrower/s | ANUJA SINGH |
| 2. | Loan Amount | 1075000 (Rupees Ten Lakhs Seventy Five Thousand 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) | 8.2% p.a. (ONE-YEAR MCLR+0.45 %) |
| 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. 0 |
| b. | During the term of the loan | NIL |
| c. | On foreclosure | Foreclosure charges @ 2% + GST on Theo-balance if closed within 1 years from the date of disbursement. |
| 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 0.50% 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. |
| h. | Penalty for delay in registration/noting | |

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| <p>hypothecation/non-submission of RC (Applicable to Car loans only)</p> | <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 ____ % (____ % above EBLR).</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 | Rs. 16,863.00 |
| 10. Details of security/ collateral obtained | <p>Manufacturer : SKODA Asset Model : SLAVIA Asset Variant : Style 1.0 L TSI MT</p> |
| 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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