

KEY FACT STATEMENT

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| 1. | Name of the Borrower/s | Mr. Jitendra Singh |
| 2. | Loan Amount | ₹ 15,00,000.00(Rupees fifteen lakh only) |
| 3. | Loan Term | 72 |
| 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) | 72 p.a. (TWO-YEARS MCLR+ 3.40%) |
| 6. | Date of Interest reset | At the end of ONE-YEAR from the date of first disbursement |
| 7. | Mode of communication of changes in Interest rates | Published in bank's website. |
| 8. | Fee Payable | |
| a. | On Application | a. Stamp duty for execution of documents i.e., Rs. _____ b. Processing Fee: 0.00. (inclusive of Goods and Services Tax), only if loan is sanctioned. |
| | b. During the term of the loan | NIL |
| | c. On foreclosure | NIL |
| | d. Fee refundable if loan is not sanctioned | No fee is charged if loan is not sanctioned. |
| | e. Conversion Charges for switching from floating to fixed interest and vice-versa | NA |
| | f. Penalty for delayed payments | If the EMI / Instalment(s) is not credited in the loan account of the borrower on due date, the undernoted charges will be recovered from the borrower: a. Rs 500.00 + Goods and Services Tax for non-credit of EMI/ Instalment (s) on or before the due date. b. 2% per month penal interest on overdue instalment for the overdue period. |
| 9. | EMI payable | ₹ 28,475.00 |
| 10. | Details of security/ collateral obtained | NIL |
| 11. | Date on which the annual outstanding balance statement will be issued | 31st March |

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