

KEY FACT STATEMENT

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| 1 | Name of the Borrower/s | Priya Mishra |
| 2 | Loan Amount | ₹ 1399000 |
| 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) | 9.45% p.a. ((ONE-YEAR-MCLR (8.65%)+0.8%) |
| 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 | 1180 |
| 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 2 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 EMI/instalment(s) is not credited in the loan account of the borrower within 7 days from the date of ECS/Sl/PDCs, Rs 500 / + Goods and Services Tax will be recovered. |

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| 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 6 (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 18.1% (0.65% above RBI R(0.45%))</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 | <p>Regular EMI: 22030 First Six Month EMI Amount: Next Six Month EMI Amount: Remaining EMI Amount:</p> |
| 10 | Details of security/ collateral obtained | <p>Manufacturer : MAHINDRA AND MAHINDRA Asset Model : XUV 700 Asset Variant : NX</p> |
| 11 | Date on which the annual outstanding balance statement will be issued | <p>As on 31st March every Year.</p> |

Borrower : Priya Mishra S/O D/O W/O Manoj Kumar Mishra
 C O MANOJ KUMAR MISHRA HOUSE NO 464, C O MANOJ KUMAR
 MISHRA HOUSE NO 464, LAKHIMPUR KHERI, PILIBHIT, UTTAR
 PRADESH, PIN- 262001

Signature

Co-Borrower : Manoj Kumar Mishra S/O D/O W/O Rampal Mishra Mishra
 HOUSE NO 464,
 HOUSE NO 464, LAKHIMPUR KHERI, PILIBHIT,
 UTTAR PRADESH,
 PIN- 262001
 Date : 15/02/2024

Signature