

KEY FACT STATEMENT

(as per RBI notification no.RBI/422/DBR.Leg.No.BC.64/09.07.005/2014-15 dated 22.01.2015)

Loan..... (Name of the Specific Loan Product)

1	Loan Amount	
2	Loan Term	
3	Interest Type (fixed or floating)	
4	Interest Chargeable (In Case of Floating Rate Loans) Interest Chargeable (In Case of Fixed Rate Loans)	
5	Date of reset of interest	
6	Mode of communication of changes in interest rates	
7	Fee payable	
a	On application (PI individually specify all type of fee)	
b	During the term of the loan (PI individually specify all type of fee)	
c	On foreclosure (PI individually specify all type of fee)	
d	Fee refundable if loan not sanctioned/disbursed	
e	Conversion charges for switching from floating to fixed interest and vice-versa	
f	Penalty for delayed payments	
8	EMI payable	
9	Detail of security/Collateral obtained	
10	Date on which annual outstanding balance statement will be issued.	