

KEY FACT STATEMENT

1	Loan Amount	Rs..... (Rupees.....only)
2	Loan Termmonths
3	Interest Type (Floating or Fixed)	
4	a) Interest chargeable (in case of floating rate loans) b) Interest chargeable (in case of fixed rate loans)	
5	Date of Interest reset	
6	Mode of communication of changes in Interest rates	Published in bank's website.
7	Fee Payable	
a	On Application	(a) Stamp duty for execution of documents i.e., Rs. (b) Processing Fee: Rs. (inclusive of service tax), only if loan is sanctioned.
c	On foreclosure	
d	Fee refundable if loan is not sanctioned	
e	Conversion Charges for switching from floating to fixed interest and vice-versa	
f	Penalty for delayed payments	
8	EMI payable	Rs.
9	Details of security/ collateral obtained	
10	Date on which the annual outstanding balance statement will be issued	31 st March.....