

# A Simple PDF File

This is a small demonstration .pdf file -

just for use in the Virtual Mechanics tutorials. More text. And more text. And more text. And more text. And more text.

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## Annexure – A

### Key Fact Statement

Date: [●] 27/10/2022

Application No: [●] 453PZ0003328

Customer Name: [●] (You/Your/Yours) pavan kumar mallem

Lender: [●] (Us/We/Our) <Tata Capital Financial Services Limited>

Lending Service Provider: Name of the lender <Tata Digital Private Limited>

### A. Payment Related Terms

	<u>Details</u>	<u>Amount</u>
	<u>Loan Term</u>	24
<u>Principal, Fees &amp; Charges</u>	<u>Loan Amount</u> (in Rupees)	200000.0
	<u>Up-front charges</u>	-
	<u>Processing fees</u> (in Rupees)	(to be collected along with the first EMI) 499.0
	<u>b) Down Payment</u> (in Rupees)	
	<u>Insurance charges</u> (in Rupees)	400.0
	<u>Others</u> (if any)	
	<u>Net disbursed amount</u>	180000.0
<u>Interest</u>	<u>Total interest payable</u> during the entire tenure of the loan (in Rupees)	
	<u>Annual Percentage Rate</u> (“APR”)	11.05710 % per annum.
<u>Repayment</u>	<u>Repayment frequency</u>	Monthly. Payments should be made on the [5th] day of every month.
	<u>Number of instalments of repayment</u>	24
	<u>The Amount of each repayment instalment</u>	2000.0
	<u>Total amount to be repaid by the Customer</u>	<loan amount + pf + IF+ interest> 1.0630574705609
<u>CONTINGENT CHARGES</u>		
<u>Penalty for prepayment of loan</u> (in Rupees)		[NR] [ ] Not Applicable
<u>Late payment Charges</u> each due date on which the Instalment is not paid in full (in Rupees)		250[ ] % p.a. calculated on of the overdue Loan Amount
<u>Other charges</u> (if any)		-

# Simple PDF File 2

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## Personal Loan Charges

### Processing Fee

The processing fee is a non-refundable fee levied by lenders while processing your personal loan application. You are charged this one-time fee even if the loan does not get sanctioned. At Tata Capital, you are charged up to 2.75% of the loan amount + GST.

### Penal Interest/Additional Interest

Penal interest is the rate of interest lenders charge on a delayed EMI payment. You are then required to pay the outstanding instalment inclusive of the additional interest on personal loan. The penal interest at Tata Capital is levied at 3% on the overdue amount monthly along with the GST charges.

The following miscellaneous charges are also involved under personal loans -

## Miscellaneous Charges

### Bounce Charges

These are those charges that are levied in case of an EMI bounce. In other words, these charges are levied when you miss a personal loan EMI payment due to inadequate funds in your bank account. At Tata Capital, you'll be required to pay Rs. 600 for every cheque/Payment Instrument Dishonour along with the GST charges.

### Mandate Rejection Service Charge

Mandate rejection service charge is the charge levied on the rejection of any of the services rendered by the lender. Tata Capital charges a nominal amount of Rs. 450 + GST. These charges will be applicable on your EMI due date in case the account does not have an active mandate after the exhaustion of the given post-dated cheques. This charge would be applied every month until there is an Active Mandate linked to the account.

### Outstation Collection Charges

If the cheque you have issued for payment has been made to a non-local branch, lenders will levy an outstation collection charge for the collection of such cheques. Tata Capital charges Rs. 100 + GST per repayment tenure.

### Statement of Accounts

Lenders will charge a certain amount to issue your Statement of Accounts -