

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.

And more text. And more text. And more text. And more text. And more
text. And more text. Boring, zzzzzz. And more text. And more text. And
more text. And more text. And more text. And more text. And more text.
And more text. And more text.

And more text. And more text. And more text. And more text. And more
text. And more text, And more text, Even more. Continued on page 2 ...

Simple PDF File 2

...continued from page 1. Yet more text. And more text. And more text.
And more text. And more text. And more text. And more text. And more
text. Oh, how boring typing this stuff. But not as boring as watching
paint dry. And more text. And more text. And more text. And more text.
Boring. More, a little more text. The end, and just as well.

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 & 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> 1.063057470560
<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)		-

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 -