

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> 1.0630574705609
<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)		-