



PLM 8482227

The Borrower(s) have affixed their signatures after verifying and understanding the contents of this document, at the end of the Schedule.

SCHEDULE-CUM-KEY FACT STATEMENT	
Loan Account No	158087277
Date of Signing (DD / MM / YYYY)	18/12/2024
Name of the Borrower :	SUJEET KUMAR DAS
Name of the Co-Borrower :	
Place of signing	VARANASI
Bank Branch	
Loan Details	
i. Loan amount (amount disbursed/to be disbursed to the borrower) (in Rupees)	800000
ii. Total interest charge during the entire tenor of the loan (in Rupees)	247230
iii. Up-front charges, if any (break-up of each component to be given below) (in Rupees)	
a. Processing fees inclusive of GST (in Rupees)	
b. Others (if any) (in Rupees) (details to be provided)	
iv. Total amount to be paid by the borrower/dealer (sum of (i), (ii), (iii) (in Rupees)	
v. Tenor of the Loan (in months/ days)	60 M
vi. Repayment frequency by the borrower	Monthly
vii Number of instalments of repayment	60
viii. Amount of each instalment of repayment (in Rupees)	17453
ix. Interest Rate ( Monthly reducing) (Fixed Rate)	11.15% per annum
x. EMI Amount	Rs.
Schedule of Charges	
<b>Premature closure charges (Full Payment):</b> Premature closure charges (applicable on principal outstanding) Post cooling off/look-up period: • Up-to 24 EMI repayment - 4% of principal outstanding. • Post 24 EMI and up to 36 EMI repayment - 3% of principal outstanding. • Post 36 EMI repayment - 2% of principal outstanding. Government taxes and other levies as applicable, would be charged additionally.	
<b>Premature closure charges (for partial payment)</b> Partial Premature closure charges [applicable on part payment amount • Partial premature payment is allowed post payment of first EMI. • Post 01 EMI and up to 24 EMI repayment - 4% of part payment amount. • Post 24 EMI and up to 36 EMI repayment - 3% of part payment amount. • Post 36 EMI repayment- 2% of part payment amount. Government Taxes and other levies as applicable, would be charged additionally. Partial premature payment is allowed up to 25% of Principal Outstanding, only once in the financial year and twice during the loan tenure.	
<b>Loan Cancellation &amp; Rebooking Charges:</b> <b>Loan cancellation Charges:-</b> Loan cancellation is allowed within cooling off/look-up period from the loan disbursement date. In the event of loan cancellation, interest charges from date of disbursement till the date of cancellation of loan will be borne by the customer. Processing Fee, Stamp duty, other statutory charges and GST are non-refundable charges and would not be waived/refunded in case of loan cancellation. <b>Rebooking Charges:-</b> Rs. 1000/- + applicable government taxes.	

Do not sign the agreement if it is BLANK. Please ensure all relevant sections and columns are completely filled to your satisfaction and then only sign the agreement.

Co-Borrower(s)/ Authorised Signatory of the Co-Borrower

Do not sign the agreement if it is BLANK. Please ensure all relevant sections and columns are completely filled to your satisfaction and then only sign the agreement.

Co-Borrower(s) Authorised Signatory of the Co-Borrower Name and Designation (Name and Designation of the Co-Borrower(s) in token of and in witness of them having read (and/or being explained), verified, understood, invoked, signed and delivered by the Borrower & Co-Borrower(s) all the clauses viz. 1 to 20 on all the page no's 1 to 4 of the Terms and Conditions of Personal Loan document, the Schedule all contents thereof including all the terms and conditions contained therein, and authenticated accuracy and correctness of the same.

S1