

Key Information Document

Customer Name: SHAIK ABDUL LATHEEF

Personal loan Account Number: 53879279

This is pursuant to your application for Standard Chartered Personal Loan. Standard Chartered Bank Personal Loan details are mentioned herein below

Section A	Personal Loan Details	Amount (INR)
1	Gross loan amount (in INR)	2000000.00
2	Net loan amount (rounded to nearest 1000) *for top up loans - after deduction of existing balance on the current loan	
	Net loan amount for Balance Transfer - loans	
	Balance Transfer amount issued by pay order	0
	Balance amount credited to account	1,995,000
3	Interest Rate% (on diminishing balance)	10.75
4	1st Equated Monthly Instalment ("EMI") presentation date	9/10/22
5	No. of ECS instructions submitted	1
6	EMI Amount (in INR)	43236
7	Tenure of loan (in months)	60
Section B	Loan Processing Fees / Doc & Administration Charges / Documentation Fees	
8*	Loan Processing Fees (In INR)	0
9*	Loan Pre- Closure Charges	
Section C	Other Deductions	
	Odd Days Interest applicable if any (ODI)	0.00
Section D	Net loan amount payable after all deductions: 1,995,000	
	Net loan amount payable Top ups= (2- (8+10)); Non- Top ups (1- (8+10))	

*GST will be levied at the applicable rates in force on all taxable supplies with effect from 1 July 2017

*Part payment option is available subject to applicable fee. Part payment fee is same as pre- closure fee. For other Fees and charges please refer the Schedule of Charges in www.sc.com

*Loans booked prior to 1st August 2021 pre-closure charge will be as communicated at the time of loan booking.

*For Staff the pre-closure fee is Nil post completion of 12 EMI. Please note that Staff offer of Nil pre-closure post 12 months is applicable till the staff is with the bank. Once the Staff leaves the bank regular charges to apply.

**Please note: Fees and charges are subject to change from time to time as communicated by the bank

Pre- closure Grid effective August 1, 2021

Number of EMI Repaid	Principal Outstanding
0 - 12	5%
12 to 24	4%
25 to 36	3.5%
>36	2.5%

Grievance Redressal – if you are not satisfied with the response that you have received, you can write in to Head Customer Care, P.O Box 8888, Customer Care Unit, Standard Chartered Bank, Chennai 600 001. Email address: head.service@sc.com

Please note this is a system generated document hence no signature is required. **Please refer to the Schedule of Charges in the bank's website for details.**

Key Fact Statement

Personal Loan

1	Loan amount		2000000.00 INR	
2	Loan term (in months)		60 months	
3	Interest type (fixed or floating)		FIXED	
4	(a)	Interest chargeable (In case of Floating Rate Loans)	(a)	NA
	(b)	Interest chargeable (In case of Fixed Rate Loans)	(b)	10.75 %
5	Date of reset of interest		NA	
6	Mode of communication of changes in interest rates		NA	
7	Fee payable			
	A	On application (Please individually specify all type of fee)	5,000 INR	
	B	During the term of the loan (Please individually specify all type of fee)	NA	
	C	On foreclosure (Please individually specify all type of fee)		

8			>36	2.5%
			<u>Please refer to the Schedule of Charges in the bank's website for details.</u>	
	D	Fee refundable if loan not sanctioned/disbursed	NA	
	E	Conversion charges for switching from floating to fixed interest and vice-versa	NA	
	F	Penalty for delayed payments	INR 495 + applicable service tax per instance and Interest on arrears at the rate of 2% per month plus the applicable service taxes	
9	EMI payable		43236 INR	
10	Details of security/collateral obtained		NA	
11	Date on which annual outstanding balance statement will be issued		NA	

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