Key Fact Statement / Fact Sheet

Part 1 (Interest rate and fees/charges)

1.Loan proposal/account no:**696441975** / BJN	
Type of Loan	RESIDENT HOME LOAN-VARIABLE RATE-MONTHLY REST
Name of the Borrower	**MR JAIN SRISHTI**
2. Sanctioned Loan amount (in Rupees)	**18975291**
3. Disbursal schedule	
(i) Disbursement in stages or 100% upfront.	Stagewise
(ii) If it is stage wise, mention the clause of loan agreement having relevant details	Refer article 4.1 of the loan agreement
4. Loan term (months)	360

5. Instalment details

Type of instalments	Number of EPIs	EPI (Rs.)	Commencement of repayment, post sanction*
MONTHLY	360	148602	The date of commencement of EMI shall be the FIRST day of the month following the month in which the final disbursement of the loan will have been completed and consequently the Due Date of payment of the first EMI in such case will be the 5th day of the month following such month and the Due Dates for subsequent EMIs shall be on or before 5th day of every succeeding month thereafter

6. Interest rate (%) and type (fixed or floating or hybrid)	8.70%	Floating

7. Additional Information in case of Floating rate of interest

Reference Benchmark	Benchmark rate (%) (B)	Spread (%) (S)	Final rate(%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference	
External Benchmark Lending Rate ("EBLR") of HDFC Bank Limited i.e. Repo Rate	6.25	2.45	8.70	B	S	EPI(Rs)**	No.of EPIs**
				Monthly	Not Applicable	148602	360

**EPI amount is mentioned assuming no change in No. of EPIs; No. of EPIs are mentioned assuming no change in EPI amount.

Final rate of interest is subject to change based on revision in reference rate by change in the Benchmark (%) without change in the spread (%) during the validity period of KFS. In case the Bank decides to modify the interest rate, a revised KFS with the final ROI will be shared with the customer before execution of the contract.

8. Fee/ Charges

	Payable to the RE (A)		Payable to a third party through RE (B)	
	One-time/ Recurring	Amount (in Rs.) or Percentage (%) as applicable	One-time/ Recurring	Amount (in Rs.) or Percentage (%) as applicable
i. Processing fees	One Time	3300		0
ii. Insurance Charges		0		0
iii.Valuation fees		0		0
iv.CERSAI Registration Charges paid to Bank	One Time	100		0
v.Any other(please specify)		0		0
Total		3400		0

9. Annual Percentage Rate (APR) (%)*	8.7%

10.Details of Contingent Charges (in Rs. or %, as applicable)

HOUSING CHARGES

Processing fee/Loan processing charge	Salaried / Self employed Professional Upto 0.50% of the loan amount or Rs. 3,300/- whichever is higher, plus applicable taxes. Minimum Retention Amount: Upto 50% of applicable fees or Rs. 3,300/- + applicable taxes whichever is higher. For Self-Employed Non-Professionals: Upto 1.50% of the loan amount or Rs. 5,000/- whichever is higher, plus applicable taxes. Minimum Retention Amount: Upto 50% of applicable fees or Rs. 5,000 + applicable taxes whichever is higher. For NRI Loans Upto 1.50% of the Loan amount or Rs. 3,300/- whichever is higher + applicable taxes / statutory levies and charges. Minimum Retention Amount: Upto 50% of applicable fees or Rs.3,300/-+applicable taxes/statutory levies whichever is higher For Value Plus Loans Upto 1.50% of the Loan amount or Rs. 5000/- whichever is higher + applicable taxes / statutory levies and charges. Minimum Retention Amount: Upto 50% of applicable fees or Rs.5,000/-+applicable taxes/statutory levies whichever is higher For HDFC Reach Scheme Upto 2.00% of the loan amount+ applicable taxes / statutory levies. Minimum Retention Amount: Upto 50% of applicable fees or Rs. 3,300/-+applicable taxes/statutory levies whichever is higher
i. Penal charges, if any, in case of delayed payment	Delayed instalment payment charge 18% P. A. plus applicable government taxes on overdue instalment amounts.
ii. Other penal charges,if any	

iii.Foreclosure charges, if applicable	• Adjustable Rate Loans (ARHL) and Combination Rate Home Loan ("CRHL") during the period of applicability of the Variable Rate of interest – Nil •Floating rate • Fixed Rate Loans ("FRHL") and Combination Rate Home Loan ("CRHL") during the period of applicability of the Fixed Rate of interest - 2% plus applicable taxes/statutory except when part or full prepayment is being made through own sources*.
iv.Charges for switching of loans from floating to fixed rate and vice versa	For Home Loan, Top UP, Plot loans, Simultaneous Plot Equity loan with plot loan (Switch to lower rate in Variable rate loans) Upto 0.50% of the Principal Outstanding and undisbursed amount (if any) at the time of Conversion or Rs 3000 (which ever is lower) for 1st Conversion with charges., for Subsequent conversions charges would be Upto 0.50% of the Principal Outstanding and undisbursed amount (if any) at the time of Conversion OR Rs 2000 (which ever is lower) . Switch from Combination rate home loan under fixed rate term/Fixed rate loan to Variable rate –Upto 1.50% of the Principal Outstanding. Conversion of ROI from floating to fixed(who have availed EMI based floating rate Personal Loans).Please refer the RBI circularNo.DBR.No.BP.BC.99/08.13.100/2017-18 on "XBRL Returns – Harmonization of Banking Statistics" dated January 04, 2018.".
v. Any other charges (please specify)	Payment Return Charges - Rs. 300/- Per Dishonor.
	Photocopy of Documents - Upto Rs. 500/-.
	List of documents-For issuance of duplicate list of documents post disbursement - Upto Rs.500/-
	Repayment Mode Change Charges - Upto Rs.500/-
	Custody Charges/Property Document Retention charges:- Rs.1000 per calendar month, after 2 calendar months from date of closure of all loans/facilities linked to the collateral
	Re-appraisal of loan after 6months from date of sanction - Salaried/Self employed Professional-Upto Rs. 3300/- For Self-Employed Non-Professionals/ NRI/ Value Plus Loans/ HDFC Reach Scheme/- Upto Rs. 5000
	Fees On Account Of External Opinion- at actual
	Stamp Duty and Statutory / Regulatory Charges- at actual
	Mortgage Guarantee- at actual
	Incidental Charges- at actual
	Non Compliance of sanction / agreed Terms-Upto 2% charges per annum on principal outstanding for non compliance of agreed terms upto its fulfillment - (Charged on monthly basis) Subject to a Max of Rs. 50000/- for Critical security related deferrals Max of Rs. 25000/- for other deferrals

NON-HOUSING CHARGES	
Processing fee/Loan processing charge	Upto 1% of loan amount (Minimum Processing fees of Rs. 7500/-)
Penal charges, if any, in case of delayed payment	Delayed instalment payment charge 18% P. A. plus applicable government taxes on overdue instalment amounts.
Other penal charges, if any	
Premature charges, if applicable	• Floating rate term loan availed by Individual borrowers for Business Purpose- 2.5 % of the Principal Outstanding >60 months after the disbursement of the Loan – NIL Charges • Floating rate term loan availed by Individual borrowers for End Use other than Business Purpose- NIL • Floating rate term loans availed by Micro & Small Enterprises-NIL • Floating Rate term loans availed by Non Individual borrowers*- Maximum of 2.5% of the Principal Outstanding. >60 months after the disbursement of the Loan – NIL Charges • Fixed Interest rate Term loans- - 2.5 % (Plus applicable Taxes) of the Principal Outstanding, > 60 months after the disbursement of the Loan/Facility – NIL Charges. NIL Premature Closure Charges /Foreclosure/ Prepayment /Takeover/Part-payment charges for loan amount up to Rs. 50 Lakh availed by Micro & Small Enterprises • Fixed Rate Loans (“FRHL”) and Combination Rate Home Loan (“CRHL”) during the period of applicability of the Fixed Rate of interest - 2% plus applicable taxes/statutory except when part or full prepayment is being made through own sources*
Premature closure chargesFixed Interest rate Term loans	For the Term loan with Fixed Interest Rate at the time of prepayment: - 2.5 % (Plus applicable Taxes) of the Principal Outstanding, >60 months after the disbursement of the Loan/Facility – NIL Charges. NIL Premature Closure Charges /Foreclosure/ Prepayment /Takeover/Part-payment charges for loan amount up to Rs. 50 Lakh availed by Micro & Small Enterprises. No prepayment charges shall be applicable for part prepayment once during a financial year only if the amount being prepaid does not exceed 25% of the principal amount outstanding at the time of such prepayment. 2.5% (Plus applicable taxes) of principal outstanding being prepaid or at such rates as decided by the Bank if the amount being prepaid is more than said 25%. Charges shall be applicable on the amount in excess of said 25%.
Pre-payment/ Part prepayment charges	1. Floating Interest Rate Term Loans- • No prepayment charges shall be applicable for part prepayment once during a financial year only if the amount being prepaid does not exceed 25% of the principal amount outstanding at the time of such prepayment. • 2.5% + applicable taxes of principal outstanding being prepaid or at such rates as decided by the Bank if the amount being prepaid is more

HDFC Reach Scheme/- Upto Rs. 5000
Fees On Account Of External Opinion- at actual
Statutory / Regulatory Charges- at actual
Mortgage Guarantee- at actual
Stamp Duty & Other Statutory Charges- As per applicable law of the state
Legal repossession and Incidental Charges- at actual
Non Compliance of sanction / agreed Terms-Upto 2% charges per annum on principal outstanding for non compliance of agreed terms upto its fulfillment - (Charged on monthly basis) Subject to a Max of Rs 50000/- for Critical security related deferrals Max of Rs 25000/- for other deferrals

Own Sources: *the expression "own sources" for this purpose means any source other than borrowing from a Bank/HFC/NBFC or Financial Institution. NIL Premature Closure Charges /Foreclosure/ Prepayment Charges for Fixed rate loan facility up to Rs. 50 Lakh availed by Micro & Small Enterprises.
. NIL Processing Fees for loan facility up to Rs. 5 Lakh availed by Micro & Small Enterprises subject to URC submission prior to disbursal
. NIL Premature closure charges/Foreclosure/ Prepayment Charges for floating rate loan availed by Micro & Small Enterprises.
The Borrower will be required to submit such documents that HDFC Bank may deem fit & proper to ascertain the source of funds at the time of prepayment of the loan.
The prepayment charges are subject to change as per prevailing policies of HDFC Bank and accordingly may vary from time to time which shall be notified on www.hdfcbank.com

All the above service charges/fees/Commissions are exclusive of taxes.

Part 2 (Other qualitative information)

1. Clause of Loan agreement relating to engagement of recovery agents	Refer article 9.3(C) of the loan agreement
2. Clause of Loan agreement which details grievance redressal mechanism	Refer SCHEDULE IX ADDITIONAL SCHEDULE CUM KEY FACT STATEMENT
3. Phone number and email id of the nodal grievance redressal officer	Toll free no - 18002664060 and email Id:- grievance.redressal@hdfcbank.com
4. Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation	Yes

5. In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished:

Name of the originating RE, along with its funding proportion	Name of the partner RE along with its proportion of funding	Blended rate of interest
Not Applicable	Not Applicable	Not Applicable

6. In case of digital loans, following specific disclosures may be furnished:

i. Cooling off/look-up period during which borrower shall not be charged any penalty on prepayment of loan and can exit digital loan by paying the principal and the proportionate APR. Stamp duty, other statutory charges and GST which are non-refundable charges would not be waived/refunded.	Not Applicable
ii. Details of LSP acting as recovery agent and authorized to approach the borrower	Not Applicable

*subject to sanction acceptance at the time of first disbursement
All the above charges/fees/Commissions are exclusive of taxes. All government taxes are applicable.
10% discount to senior citizens on all the service charges
NIL Premature Closure Charges /Foreclosure/ Prepayment Charges for Fixed rate loan facility up to Rs. 50 Lakh availed by Micro & Small Enterprises.

Detailed Repayment Schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
0	18975291	11031	137571	148602
1	18964260	11111	137491	148602
2	18953149	11192	137410	148602
3	18941957	11273	137329	148602
4	18930684	11355	137247	148602
5	18919329	11437	137165	148602

6	18907892	11520	137082	148602
7	18896372	11603	136999	148602
8	18884769	11687	136915	148602
9	18873082	11772	136830	148602
10	18861310	11858	136744	148602
11	18849452	11943	136659	148602
12	18837509	12030	136572	148602
13	18825479	12117	136485	148602
14	18813362	12205	136397	148602
15	18801157	12294	136308	148602
16	18788863	12383	136219	148602
17	18776480	12473	136129	148602
18	18764007	12563	136039	148602
19	18751444	12654	135948	148602
20	18738790	12746	135856	148602
21	18726044	12838	135764	148602
22	18713206	12931	135671	148602
23	18700275	13025	135577	148602
24	18687250	13119	135483	148602
25	18674131	13215	135387	148602
26	18660916	13310	135292	148602
27	18647606	13407	135195	148602
28	18634199	13504	135098	148602
29	18620695	13602	135000	148602
30	18607093	13701	134901	148602
31	18593392	13800	134802	148602
32	18579592	13900	134702	148602
33	18565692	14001	134601	148602
34	18551691	14102	134500	148602
35	18537589	14204	134398	148602
36	18523385	14307	134295	148602
37	18509078	14411	134191	148602
38	18494667	14516	134086	148602
39	18480151	14621	133981	148602
40	18465530	14727	133875	148602
41	18450803	14834	133768	148602
42	18435969	14941	133661	148602
43	18421028	15050	133552	148602
44	18405978	15159	133443	148602
45	18390819	15269	133333	148602
46	18375550	15379	133223	148602
47	18360171	15491	133111	148602
48	18344680	15603	132999	148602
49	18329077	15716	132886	148602
50	18313361	15830	132772	148602
51	18297531	15945	132657	148602
52	18281586	16061	132541	148602
53	18265525	16177	132425	148602
54	18249348	16294	132308	148602
55	18233054	16412	132190	148602

56	18216642	16531	132071	148602
57	18200111	16651	131951	148602
58	18183460	16772	131830	148602
59	18166688	16894	131708	148602
60	18149794	17016	131586	148602
61	18132778	17139	131463	148602
62	18115639	17264	131338	148602
63	18098375	17389	131213	148602
64	18080986	17515	131087	148602
65	18063471	17642	130960	148602
66	18045829	17770	130832	148602
67	18028059	17899	130703	148602
68	18010160	18028	130574	148602
69	17992132	18159	130443	148602
70	17973973	18291	130311	148602
71	17955682	18423	130179	148602
72	17937259	18557	130045	148602
73	17918702	18691	129911	148602
74	17900011	18827	129775	148602
75	17881184	18963	129639	148602
76	17862221	19101	129501	148602
77	17843120	19239	129363	148602
78	17823881	19379	129223	148602
79	17804502	19519	129083	148602
80	17784983	19661	128941	148602
81	17765322	19803	128799	148602
82	17745519	19947	128655	148602
83	17725572	20092	128510	148602
84	17705480	20237	128365	148602
85	17685243	20384	128218	148602
86	17664859	20532	128070	148602
87	17644327	20681	127921	148602
88	17623646	20831	127771	148602
89	17602815	20982	127620	148602
90	17581833	21134	127468	148602
91	17560699	21287	127315	148602
92	17539412	21441	127161	148602
93	17517971	21597	127005	148602
94	17496374	21753	126849	148602
95	17474621	21911	126691	148602
96	17452710	22070	126532	148602
97	17430640	22230	126372	148602
98	17408410	22391	126211	148602
99	17386019	22553	126049	148602
100	17363466	22717	125885	148602
101	17340749	22882	125720	148602
102	17317867	23047	125555	148602
103	17294820	23215	125387	148602
104	17271605	23383	125219	148602
105	17248222	23552	125050	148602

106	17224670	23723	124879	148602
107	17200947	23895	124707	148602
108	17177052	24068	124534	148602
109	17152984	24243	124359	148602
110	17128741	24419	124183	148602
111	17104322	24596	124006	148602
112	17079726	24774	123828	148602
113	17054952	24954	123648	148602
114	17029998	25135	123467	148602
115	17004863	25317	123285	148602
116	16979546	25500	123102	148602
117	16954046	25685	122917	148602
118	16928361	25871	122731	148602
119	16902490	26059	122543	148602
120	16876431	26248	122354	148602
121	16850183	26438	122164	148602
122	16823745	26630	121972	148602
123	16797115	26823	121779	148602
124	16770292	27017	121585	148602
125	16743275	27213	121389	148602
126	16716062	27411	121191	148602
127	16688651	27609	120993	148602
128	16661042	27809	120793	148602
129	16633233	28011	120591	148602
130	16605222	28214	120388	148602
131	16577008	28419	120183	148602
132	16548589	28625	119977	148602
133	16519964	28832	119770	148602
134	16491132	29041	119561	148602
135	16462091	29252	119350	148602
136	16432839	29464	119138	148602
137	16403375	29678	118924	148602
138	16373697	29893	118709	148602
139	16343804	30109	118493	148602
140	16313695	30328	118274	148602
141	16283367	30548	118054	148602
142	16252819	30769	117833	148602
143	16222050	30992	117610	148602
144	16191058	31217	117385	148602
145	16159841	31443	117159	148602
146	16128398	31671	116931	148602
147	16096727	31901	116701	148602
148	16064826	32132	116470	148602
149	16032694	32365	116237	148602
150	16000329	32600	116002	148602
151	15967729	32836	115766	148602
152	15934893	33074	115528	148602
153	15901819	33314	115288	148602
154	15868505	33555	115047	148602
155	15834950	33799	114803	148602

156	15801151	34044	114558	148602
157	15767107	34290	114312	148602
158	15732817	34539	114063	148602
159	15698278	34789	113813	148602
160	15663489	35042	113560	148602
161	15628447	35296	113306	148602
162	15593151	35552	113050	148602
163	15557599	35809	112793	148602
164	15521790	36069	112533	148602
165	15485721	36331	112271	148602
166	15449390	36594	112008	148602
167	15412796	36859	111743	148602
168	15375937	37126	111476	148602
169	15338811	37396	111206	148602
170	15301415	37667	110935	148602
171	15263748	37940	110662	148602
172	15225808	38215	110387	148602
173	15187593	38492	110110	148602
174	15149101	38771	109831	148602
175	15110330	39052	109550	148602
176	15071278	39335	109267	148602
177	15031943	39620	108982	148602
178	14992323	39908	108694	148602
179	14952415	40197	108405	148602
180	14912218	40488	108114	148602
181	14871730	40782	107820	148602
182	14830948	41078	107524	148602
183	14789870	41375	107227	148602
184	14748495	41675	106927	148602
185	14706820	41978	106624	148602
186	14664842	42282	106320	148602
187	14622560	42588	106014	148602
188	14579972	42897	105705	148602
189	14537075	43208	105394	148602
190	14493867	43521	105081	148602
191	14450346	43837	104765	148602
192	14406509	44155	104447	148602
193	14362354	44475	104127	148602
194	14317879	44797	103805	148602
195	14273082	45122	103480	148602
196	14227960	45449	103153	148602
197	14182511	45779	102823	148602
198	14136732	46111	102491	148602
199	14090621	46445	102157	148602
200	14044176	46782	101820	148602
201	13997394	47121	101481	148602
202	13950273	47463	101139	148602
203	13902810	47807	100795	148602
204	13855003	48153	100449	148602
205	13806850	48502	100100	148602

206	13758348	48854	99748	148602
207	13709494	49208	99394	148602
208	13660286	49565	99037	148602
209	13610721	49924	98678	148602
210	13560797	50286	98316	148602
211	13510511	50651	97951	148602
212	13459860	51018	97584	148602
213	13408842	51388	97214	148602
214	13357454	51760	96842	148602
215	13305694	52136	96466	148602
216	13253558	52514	96088	148602
217	13201044	52894	95708	148602
218	13148150	53278	95324	148602
219	13094872	53664	94938	148602
220	13041208	54053	94549	148602
221	12987155	54445	94157	148602
222	12932710	54840	93762	148602
223	12877870	55237	93365	148602
224	12822633	55638	92964	148602
225	12766995	56041	92561	148602
226	12710954	56448	92154	148602
227	12654506	56857	91745	148602
228	12597649	57269	91333	148602
229	12540380	57684	90918	148602
230	12482696	58102	90500	148602
231	12424594	58524	90078	148602
232	12366070	58948	89654	148602
233	12307122	59375	89227	148602
234	12247747	59806	88796	148602
235	12187941	60239	88363	148602
236	12127702	60676	87926	148602
237	12067026	61116	87486	148602
238	12005910	61559	87043	148602
239	11944351	62005	86597	148602
240	11882346	62455	86147	148602
241	11819891	62908	85694	148602
242	11756983	63364	85238	148602
243	11693619	63823	84779	148602
244	11629796	64286	84316	148602
245	11565510	64752	83850	148602
246	11500758	65222	83380	148602
247	11435536	65694	82908	148602
248	11369842	66171	82431	148602
249	11303671	66650	81952	148602
250	11237021	67134	81468	148602
251	11169887	67620	80982	148602
252	11102267	68111	80491	148602
253	11034156	68604	79998	148602
254	10965552	69102	79500	148602
255	10896450	69603	78999	148602

256	10826847	70107	78495	148602
257	10756740	70616	77986	148602
258	10686124	71128	77474	148602
259	10614996	71643	76959	148602
260	10543353	72163	76439	148602
261	10471190	72686	75916	148602
262	10398504	73213	75389	148602
263	10325291	73744	74858	148602
264	10251547	74278	74324	148602
265	10177269	74817	73785	148602
266	10102452	75359	73243	148602
267	10027093	75906	72696	148602
268	9951187	76456	72146	148602
269	9874731	77010	71592	148602
270	9797721	77569	71033	148602
271	9720152	78131	70471	148602
272	9642021	78697	69905	148602
273	9563324	79268	69334	148602
274	9484056	79843	68759	148602
275	9404213	80421	68181	148602
276	9323792	81005	67597	148602
277	9242787	81592	67010	148602
278	9161195	82183	66419	148602
279	9079012	82779	65823	148602
280	8996233	83379	65223	148602
281	8912854	83984	64618	148602
282	8828870	84593	64009	148602
283	8744277	85206	63396	148602
284	8659071	85824	62778	148602
285	8573247	86446	62156	148602
286	8486801	87073	61529	148602
287	8399728	87704	60898	148602
288	8312024	88340	60262	148602
289	8223684	88980	59622	148602
290	8134704	89625	58977	148602
291	8045079	90275	58327	148602
292	7954804	90930	57672	148602
293	7863874	91589	57013	148602
294	7772285	92253	56349	148602
295	7680032	92922	55680	148602
296	7587110	93595	55007	148602
297	7493515	94274	54328	148602
298	7399241	94958	53644	148602
299	7304283	95646	52956	148602
300	7208637	96339	52263	148602
301	7112298	97038	51564	148602
302	7015260	97741	50861	148602
303	6917519	98450	50152	148602
304	6819069	99164	49438	148602
305	6719905	99883	48719	148602

306	6620022	100607	47995	148602
307	6519415	101336	47266	148602
308	6418079	102071	46531	148602
309	6316008	102811	45791	148602
310	6213197	103556	45046	148602
311	6109641	104307	44295	148602
312	6005334	105063	43539	148602
313	5900271	105825	42777	148602
314	5794446	106592	42010	148602
315	5687854	107365	41237	148602
316	5580489	108143	40459	148602
317	5472346	108927	39675	148602
318	5363419	109717	38885	148602
319	5253702	110513	38089	148602
320	5143189	111314	37288	148602
321	5031875	112121	36481	148602
322	4919754	112934	35668	148602
323	4806820	113753	34849	148602
324	4693067	114577	34025	148602
325	4578490	115408	33194	148602
326	4463082	116245	32357	148602
327	4346837	117087	31515	148602
328	4229750	117936	30666	148602
329	4111814	118791	29811	148602
330	3993023	119653	28949	148602
331	3873370	120520	28082	148602
332	3752850	121394	27208	148602
333	3631456	122274	26328	148602
334	3509182	123160	25442	148602
335	3386022	124053	24549	148602
336	3261969	124953	23649	148602
337	3137016	125859	22743	148602
338	3011157	126771	21831	148602
339	2884386	127690	20912	148602
340	2756696	128616	19986	148602
341	2628080	129548	19054	148602
342	2498532	130488	18114	148602
343	2368044	131434	17168	148602
344	2236610	132387	16215	148602
345	2104223	133346	15256	148602
346	1970877	134313	14289	148602
347	1836564	135287	13315	148602
348	1701277	136268	12334	148602
349	1565009	137256	11346	148602
350	1427753	138251	10351	148602
351	1289502	139253	9349	148602
352	1150249	140263	8339	148602
353	1009986	141280	7322	148602
354	868706	142304	6298	148602
355	726402	143336	5266	148602

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356	583066	144375	4227	148602
357	438691	145421	3181	148602
358	293270	146476	2126	148602
359	146794	146794	1808	148602

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Illustration for computation of APR for Retail and MSME loans

Sr.No.	Parameter	Details
1	Sanctioned Loan amount (in Rupees)	18975291/-
2	Loan Term (in months)	360
2.1	No. of instalments for payment of principal, in case of non equated periodic loan	
2.2	Type of EPI	MONTHLY
2.3	EPI Amount of each EPI (in Rupees)	148602
2.4	Nos. of EPIs	360
2.5	No. of instalments for payment of capitalised interest, if any	
2.6	Commencement of repayments, post sanction*	The date of commencement of EMI shall be the FIRST day of the month following the month in which the final disbursement of the loan will have been completed the Due Date of payment of the first EMI in such case will be the 5th day of the month following such month and the Due Dates for subsequent EMIs shall be on or before 5th day of every succeeding month thereafter
3	Interest rate type	Floating
4	Rate of Interest %	8.70
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	34521429
6	Fee/ Charges payable (in Rupees)	3400
6.1	Payable to the RE	3400
6.2	Payable to third-party routed through RE	
7	Net disbursed amount (1-6) (in Rupees)	18971891
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	53496720
9	Annual Percentage rate- Effective annualized interest rate (in percentage)	8.7%
10	Schedule of disbursement as per terms and conditions	As per disbursement request from borrower and stage of construction of the property.
11	Due date of payment of instalment and interest	The Due Date of payment of the first EMI in such case will be the 5th day of the month following such month and the Due Dates for subsequent EMIs shall be on or before 5th day of every succeeding month thereafterThe Due Date of payment of the first EMI in such case will be the 5th day of the month following such month and the Due Dates for subsequent EMIs shall be on or before 5th day of every succeeding month thereafter

*subject to sanction acceptance at the time of first disbursement