

Key Facts Statement
Part 1 (Interest rate and fees/charges)

	Date		Validity	3 Working Day				
1	Loan proposal / account No.		Type of Loan					
1 a	Name of the Borrower							
2	Sanctioned Loan amount (in Rupees)							
3	Disbursal schedule	100% Upfront						
	(i) Disbursement in stages or 100% upfront.							
	(ii) If it is stage wise, mention the clause of loan agreement having relevant details	NA						
4	Loan term (months)							
5	Instalment details							
	Type of instalments	Number of EPIs	EPI (₹)	Commencement of repayment, post sanction				
				NA				
6	Interest rate (%) and type (fixed or floating or hybrid)	ROI %		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 benchmark (for 25 bps change in 'R', change in:)		
					B	S	EPI (₹)	No. of EPIs
					Quarterly	NA	NA	NA
8	Fee/ Charges							
		Payable to the RE (A)			Payable to a third party through RE (B)			
		One-time / Recurring	Amount (in ₹)	One- time / Recurring	Amount (in ₹)			
(i)	Processing fees							
(ii)	Insurance charges							
(iii)	Valuation fees							
(iv)	Stamp Duty Paid to Bank							
(v)	Cersai Charges							
(vi)	Any other (please specify)							
	Total							
9	Annual Percentage Rate (APR) (%)							
10	Details of Contingent Charges (in ₹ or %, as applicable)							
(i)	Penal charges, if any, in case of delayed payment	Delayed Instalment payment Charge - 18% per annum (+) Applicable Taxes on overdue installment amount						
(ii)	Other penal charges, if any	NA						
(iii)	Foreclosure charges, if applicable	Pre-Payment/PartPayment Charges: 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 Than Said 25%.Charges Shall Be Applicable On The Amount In Excess Of Said 25%.						

		<p>Premature Closure Charges: 2.5% (+) Applicable Taxes of principal outstanding being prepaid or at such rates as decided by the Bank.</p> <p>No prepayment/premature closure charges will be applicable for payments made post 60 months from the date of last disbursement of the loan.</p> <p>NIL pre-payment/part-payment/premature closure charges on floating rate term loan sanctioned for purposes other than business to individual borrowers with or without co-obligant(s).</p> <p>NIL Pre-Payment /Part Payment & Premature closure charges on floating rate loans to Micro & Small Enterprise (MSE) Certified borrowers.</p> <p>Bank reserves the right to ask the documentary proof of source of funds for closure request of loans.</p> <p>For detailed list of charges please visit our website ""www.hdfcbank.com"" and All the above service charges/fees/commissions are exclusive of taxes.</p>
(iv)	Charges for switching of loans from floating to fixed rate and vice versa	NIL
(v)	Any other charges (please specify)	<p>1. Repayment Mode Swapping Charges: Rs. 500/- (+) Applicable Taxes per incident</p> <p>2. Payment Return charges: Rs.450/- (+) Applicable Taxes per Instance</p> <p>3. Duplicate Amortization / Repayment Schedule Charges: Rs. 50/- (+) Applicable Taxes per request (Customer can also download from website free of cost)</p> <p>4. Property Swapping / Partial property Release -- 0.1% of the loan amount, Min – Rs. 10,000/- (+) Applicable Taxes;Max – Rs, 25,000/- (+) Applicable Taxes per property</p> <p>5. Issuance charges for photocopy of property documents/ Retrieval of documents post disbursement of loan - Rs.75/- (+) Applicable Taxes per document set</p> <p>6. Legal/Repossession & Incidental charges - At actuals</p> <p>7. Custody Charges :- Rs 1000/- (+ Applicable Taxes)per month for non-collection of collateral documents beyond 60 days, from date of closure of all loans/facilities linked to the collateral.</p> <p>8. Revision in spread: 0.1% (+ Applicable Taxes) of Principal Outstanding or Rs. 5000/- (+ Applicable Taxes) whichever is higher per Proposal</p> <p>9. Non Compliance of Sanction Terms & Conditions :- 2% charges p.a. + applicable taxes on principal outstanding for non-compliance of agreed terms upto its fulfillment - (Charged on monthly basis) Subject to a Max of Rs 50000/- (+ Applicable Taxes) for Critical security related deferrals, Max of Rs 25000/- (+ Applicable Taxes) for other deferrals.</p>
(vi)	Charges for Non-Adherence of ESCROW Account of Sanction Terms (Applicable in LARR cases only)	2% (+) Applicable Taxes charges per annum on principal outstanding for non-compliance of agreed terms up to its fulfillment - (Charged on Quarterly basis) (Applicable in LARR cases only)

*Note - All the above service charges/fees/Commissions are exclusive of taxes.
10% discount to Senior Citizen (main borrower) on all the above service charges*

Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents	In the event of default, the details of authorised associate to approach for recovery of dues will be intimated to you through a payment reminder communication and any change in details would be intimated to you thereon. List of authorised associates empanelled for handling collections are updated on the bank's website for reference
2	Clause of Loan agreement which details grievance redressal mechanism	Name, designation, address and phone number of nodal grievance redressal officer updated on the bank's website: https://www.hdfcbank.com/personal/need-help/contact-us
3	Phone number and email id of the nodal grievance redressal officer	email - grievance.redressal@hdfcbank.com Toll free no - 18002664060
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)	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	Blended rate of interest
	NA	NA
	Name of the partner RE along with its proportion of funding	
	NA	
6	In case of digital loans, following specific disclosures may be furnished:	
(i)	Cooling off/look-up period, in terms of RE's board approved policy, during which borrower shall not be charged any penalty on prepayment of loan	NA
(ii)	Details of LSP acting as recovery agent and authorized to approach the borrower	NA

* In case of external benchmark the Reference Rate shall be reset by the Bank once in three months or at such intervals as may be permissible under the RBI guidelines / regulations from time to time.

** Reset periodicity of Spread is contingent on the credit deterioration of the customer.

Computation of APR for Retail and MSME loans

Sr. No.	Parameter	Details
1	Sanctioned Loan amount (in Rupees)	
2	Loan Term (months)	
a)	No. of instalments for payment of principal, in case of non-equated periodic loans	NA
b)	1. Type of EPI	Monthly
	2. Amount of each EPI (in Rupees) and	
	3. Nos. of EPIs (e.g., no. of EMIs in case of monthly instalments)	
c)	No. of instalments for payment of capitalised interest, if any	NA
d)	Commencement of repayments, post sanction	NA
3	Interest rate type (fixed or floating or hybrid)	Floating
4	Rate of Interest	
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	
6	Fee / Charges payable (in Rupees)	
A	Payable to the RE	
B	Payable to third-party routed through RE	
7	Net disbursed amount (1-6) (in Rupees)	
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	
9	Annual Percentage rate- Effective annualized interest rate (in percentage)	
10	Schedule of disbursement as per terms and conditions	Refer Amortisation Schedule attached
11	Due date of payment of instalment and interest	Selected date of every Month

Loan Repayment Schedule under Equated Periodic Instalment

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	20,000	720	250	970
2	19,280	729	241	970
3	18,552	738	232	970
4	17,814	747	223	970
5	17,067	756	213	970
6	16,310	766	204	970
7	15,544	775	194	970
8	14,769	785	185	970
9	13,984	795	175	970
10	13,189	805	165	970
11	12,384	815	155	970
12	11,569	825	145	970
13	10,744	835	134	970
14	9,909	846	124	970
15	9,063	856	113	970
16	8,206	867	103	970
17	7,339	878	92	970
18	6,461	889	81	970
19	5,572	900	70	970
20	4,672	911	58	970
21	3,761	923	47	970
22	2,838	934	35	970
23	1,904	946	24	970
24	958	958	12	970
Total		Sum	Sum	Sum

To
HDFC Bank Ltd
<Location Name>

This is to confirm that I have been shared a copy of the Key Fact Sheet (KFS) (including inter alia the Annual Percentage Rate (APR), Charges and Repayment Schedule) regarding the <Product Name> loan applied by me.

The details of the loan and the contents of the Key Fact Sheet have been explained to me thoroughly and I hereby confirm that I have read, understood and agreed for the same.

<Customer Name>

Loan Application / Reference Number: _____

Date : _____

Place: _____