

Part 1 (Interest rate and fees/charges)

1	Loan proposal/account no.		Type of loan:		
2	Sanctioned loan amount (in ₹):				
3	Disbursal schedule: (i) Disbursement in stages or 100% upfront (ii) If it is stage wise, mention the clause of loan agreement having relevant details		(i) 100% upfront (ii) NA		
4	Loan tenor (in months):				
5	Instalment details:				
Type of instalment (frequency)		Number of EPIs	EPI* (in ₹)	Commencement of repayment, post sanction* of loan (in days)	
EPI (monthly)					
6	Rate of interest (%):			Interest type: Fixed	
7	Additional information in case of floating rate of interest:			NA	
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
8	Fees/charges:				
		Payable to Bandhan Bank (A)		Payable to third party through Bandhan Bank (B)	
		One-time/recurring	Amount with GST (in ₹)	One-time/recurring	Amount with GST (in ₹)
(I)	Processing fees	One-time			
(II)	Insurance charges (Optional)			One-time	
(III)	Stamp duty	One-time			
(IV)	Any other (please specify)				
9	Annual percentage rate (APR) (%)				
10	Details of contingent charges (in ₹ or %, as applicable)				
(I)	Penal charges, if any, in case of delayed payment			2% of overdue amount + GST	
(II)	Other penal charges, if any			NA	
(III)	Foreclosure charges, if applicable			4% of outstanding principal for fixed rate loans and nil for loans with floating rates. For MSME, foreclosure to be nil for loan amount up to ₹50 lakh.	
(IV)	Charges for switching of loan from floating to fixed rate and vice versa			Not applicable	
(V)	Any other charges:				
Loan processing		Up to 4% of loan amount + applicable taxes			
Cheque bounce or failed standing instruction (SI)		₹500 + GST			
Part-payment		Fixed Rate Term Loans Part payment will be allowed once a year only after initial 6 months tenure. At any point of time, part payment will not increase beyond 25% of Principal Outstanding. Beyond 25%, 4% charge will be applicable on part payment amount above 25% Floating rate term loans No charges applicable for floating rate loans.			
Foreclosure statement					

Document retrieval	
Duplicate statement of account	
Duplicate NOC	
Stamp duty	On actuals as per state law

This KFS shall have a validity period of 3 working days.

(*) May vary depending upon the final disbursement date.

Part 2 (Other qualitative information)

1	Clause of loan agreement relating to engagement of recovery agents	Borrower(s) agree and acknowledge that the Bank shall be entitled, at its discretion, to engage/avail services of any person/third party service provider/agent/agency for anything required to be done for in relation/pursuant to the loan, including sending reminders, follow-up for payment of any outstanding amount on the loan account, by post, fax, call, email, SMS, etc, collections, recovery of dues, enforcement of security, getting or verifying any information of the borrower(s)/assets and any necessary or incidental lawful acts/deeds/matters and things connected thereto, as the Bank may deem fit. Any third party so appointed shall unconditionally adhere to Bank's directions/codes and Indian Banks Association's (IBA) code of conduct on debt collection. (Refer agreement point no. 22 sub point g.)
2	Clause of loan agreement which details grievance redressal mechanism	For any service-related issue, borrower(s) can get in touch with the Bank by: - walking in to the nearest branch of the Bank or - calling Customer Help Line number: 1800-258-8181(toll free) or - writing an e-mail to customercare@bandhanbank.com or - contacting Customer Grievance Cell at our head office (details of helpline numbers and grievance cell available on www.bandhan.bank.in) (Refer agreement point no. 22)
3	Phone number and email ID of the nodal grievance redressal officer	Phone no. 033-6826-5301 Email ID: pno@bandhanbank.com
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	Name of the partner RE along with its proportion of funding
	NA	NA
		Blended rate of interest
		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 authorised to approach the borrower	NA

Bandhan Bank retains the rights to alter any charges or fees from time to time or introduce any new charge or fees, as it may deem appropriate, with due intimation to the customer.

Repayment: The loan is to be repaid in Equated Monthly Instalments (EMI) over the tenor of the loan. The repayment instalment commences from a date specified in the sanction letter. The liability to the bank will be extinguished only when the outstanding in the loan account becomes nil, on payment of residual amount, if any.

Primary security: The loan at all times will be secured by hypothecation of the vehicle which has no encumbrances presently and is absolutely clear and marketable against which the loan is to be sanctioned. Such collateral should be acceptable to the Bank and shall be maintained in good order till the loan subsists and Bank reserves the right to inspect the vehicle any time before or after disbursement of the loan. Customer shall not create any lien or charge of any other party on the said vehicle until Bank provides a NOC for the same.

Utilization or end use of the loan: The amount of the loan shall be utilized strictly for the purpose as expressed by the borrower in the application. The borrower shall not divert any part of the loan amount towards any wrongful activities or speculative purposes.

Insurance: The insurance of the vehicle should be in continuity for the entire tenor of the loan. Premium of insurance shall be borne by the borrower.

Disbursement of the loan:

- All security documents as prescribed by the Bank need to be executed by all the borrowers/guarantors.
- A valid hypothecation has to be created in favour of the Bank as per the laws of the State.
- For auto loan, the loan amount shall be disbursed in the dealer's bank account only/DD to be issued in the name of the dealer.
- The borrower shall pay the taxes and abide by the society or state or central law in relation with vehicle.

In the event of default: If the amount due i.e. EMI is not paid by due date, the borrower shall be sent reminders for payment of any outstanding on his loan account, by post, fax, call, email, SMS messaging and/or through third parties appointed for collection purpose to remind, follow-up and collect dues. Any third party so appointed, shall adhere to the Indian Banks Association's (IBA) code of conduct on debt collection. Notwithstanding what is stated herein, it shall be the liability of the customer to ensure that the EMIs are regularly paid on the due dates.

Bandhan Bank: is authorised to disclose any information relating to the loan to any credit bureau (existing or future) approved by Government of India and RBI or any such govt agencies without any notice to the borrower. Bandhan Bank is also authorised to make inquiries with any credit bureau or any other Bank if required. To avoid adverse impact on the credit history, it is advised that the customer should ensure timely payment of the amount due on the loan amount.

Sr. No.	Parameter	Details
1	Sanctioned loan amount (in ₹) (SI no. 2 of the KFS template – Part 1):	
2	Loan tenor (in years/months/days) (SI no. 4 of the KFS template – Part 1):	
a)	No. of instalments for payment of principal, in case of non – equated periodic loans:	NA
b.i)	Type of EPI:	Monthly
b.ii)	Amount of each EPI* (in ₹):	
b.iii)	No. of EPIs (e.g., no. of EMIs in case of monthly instalments): (SI no. 5 of the KFS template – Part 1)	
c)	No. of instalments for payment of capitalised interest, if any	NA
d)	Commencement of repayments, post sanction* (in days) (SI no. 5 of the KFS template – Part 1):	
3	Interest rate type (fixed or floating or hybrid) (SI no. 6 of the KFS template – Part 1)	Fixed
4	Rate of interest (SI no. 6 of the KFS template – Part 1)	
5	Total interest amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date* (in ₹):	
6	Fee/charges payable (in ₹):	
a)	Payable to the Bank (SI no. 8A of the KFS template – Part 1):	
b)	Payable to third-party routed through the Bank (SI no. 8B of the KFS template – Part 1):	
7	Net disbursed amount (1 – 6) (in ₹):	
8	Total amount to be paid by the borrower** (sum of 1 and 5) (in ₹):	
9	Annual percentage rate (APR) – Effective annualised interest rate (in percentage) (SI no. 9 of the KFS template – Part 1):	
10	Schedule of disbursement as per terms and conditions:	Given below
11	Due date of payment of instalment and interest*	

**The difference in repayment amount calculated from the total of instalments given under the detailed repayment schedule i.e., ₹

*..... (mentioned under 2b) vis-à-vis the amount of ₹..... (loan amount) + ₹..... (Interest charges) mentioned under (8) is due to rounding off the instalment amount of ₹..... to ₹..... under the detailed repayment schedule.

Instalment no.	Due date	Opening principal (in ₹)	Instalment amount (in ₹)	Principal (in ₹)	Interest (in ₹)	Outstanding principal (in ₹)
1						

Language	Declaration of Borrower and/or Co-Borrower	Signature of Borrower	Signature of Co-Borrower
English	I/We have been read out and explained all the terms, conditions and clauses mentioned in the KFS in a language I/we understand. I/We have signed and acknowledged the KFS after fully understanding all the terms, conditions and clauses.		
Hindi	मुझे/हमें केएफएस में उल्लिखित सभी नियमों और शर्तों, खंडों को मुझे/हमें ज्ञात भाषा में पढ़ा और समझाया गया है और मैंने/हमने उन सभी नियमों और शर्तों, खंडों को समझने के बाद केएफएस पर हस्ताक्षर किए हैं और उन्हें स्वीकार किया है।		
Marathi	मला/आम्हाला समजणाऱ्या भाषेत KFS मध्ये नमूद केलेल्या सर्व अटी, शर्ती व कलमे मला/आम्हाला वाचून दाखवण्यात आलेली आहेत आणि समजावून सांगण्यात आलेली आहेत. मी/आम्ही सर्व अटी, शर्ती व कलमे पूर्णतः समजल्यानंतर KFS वर स्वाक्षरी केलेली आहे व ते अभिस्वीकृत केलेले आहे.		
Gujarati	હું/અમે જે ભાષા જાણું છું જાણીએ છીએ તે ભાષામાં, મને/અમને, કેએફએસમાં જણાવાયેલા નિયમો, શરતો અને કલમો વાંચી સંભળાવવામાં આવ્યાં છે. મેં/અમે તે તમામ નિયમો, શરતો અને કલમો પૂરેપૂરાં સમજ્યાં છે અને તે પછી કેએફએસ પર હસ્તાક્ષર કર્યાં છે, સ્વીકાર કર્યો છે.		
Bengali	আমার / আমাদের পরিচিত ভাষায় KFS-এ উল্লিখিত সমস্ত নিয়ম ও শর্তাবলী, ধারাগুলি আমাকে / আমাদের পড়ে শোনানো হয়েছে এবং ব্যাখ্যা করা হয়েছে এবং আমি / আমরা সমস্ত শর্তাবলী, ধারাগুলি বোঝার পরে KFS-এ স্বাক্ষর করেছি এবং স্বীকার করেছি।		
Kannada	ನನಗೆ / ನಮಗೆ KFS ನಲ್ಲಿ ಉಲ್ಲೇಖಿಸಲಾದ ಎಲ್ಲಾ ನಿಯಮಗಳು, ಷರತ್ತುಗಳು ಮತ್ತು ಕಲಂಗಳನ್ನು ನನಗೆ/ನಮಗೆ ತಿಳಿದಿರುವ ಭಾಷೆಯಲ್ಲಿ ಓದಿ ಮತ್ತು ವಿವರಿಸಲಾಗಿದೆ. ನಾನು / ನಾವು ಎಲ್ಲಾ ನಿಯಮಗಳು ಮತ್ತು ಷರತ್ತುಗಳು, ಕಲಂಗಳನ್ನು ಅರ್ಥಮಾಡಿಕೊಂಡ ನಂತರ KFS ಗೆ ಸಹಿ ಮಾಡಿದ್ದೇವೆ ಮತ್ತು ಅಂಗೀಕರಿಸಿದ್ದೇವೆ.		
Punjabi	ਮੈਨੂੰ/ਸਾਨੂੰ ਮੈਨੂੰ/ਸਾਨੂੰ ਸਮਝ ਆਉਣ ਵਾਲੀ ਭਾਸ਼ਾ ਵਿੱਚ KFS ਵਿੱਚ ਦੱਸੇ ਗਏ ਸਾਰੇ ਨਿਯਮਾਂ, ਸ਼ਰਤਾਂ ਅਤੇ, ਧਾਰਾਵਾਂ ਨੂੰ ਪੜ੍ਹ ਕੇ ਦੱਸਿਆ ਅਤੇ ਸਮਝਾਇਆ ਗਿਆ ਹੈ। ਮੈਂ/ਅਸੀਂ ਸਾਰੇ ਨਿਯਮਾਂ, ਸ਼ਰਤਾਂ ਅਤੇ, ਧਾਰਾਵਾਂ ਨੂੰ ਪੂਰੀ ਤਰ੍ਹਾਂ ਸਮਝਣ ਤੋਂ ਬਾਅਦ KFS 'ਤੇ ਹਸਤਾਖਰ ਕੀਤੇ ਹਨ ਅਤੇ ਇਨ੍ਹਾਂ ਨੂੰ ਸਵੀਕਾਰ ਕੀਤਾ ਹੈ।		
Odia	ମୁଁ/ଆମେ ବୁଝିପାରୁଥିବା ଭାଷାରେ କେଏଫଏସ୍ ରେ ଉଲ୍ଲେଖିତ ସମସ୍ତ ସର୍ତ୍ତାବଳୀ, ନିୟମାବଳୀ ଏବଂ ଧାରାକୁ ମୋତେ/ଆମକୁ ବ୍ୟାଖ୍ୟା କରାଯାଇଛି ଏବଂ ବୁଝାଯାଇଛି । ମୁଁ/ଆମେ ସମସ୍ତ ସର୍ତ୍ତାବଳୀ, ନିୟମାବଳୀ ଏବଂ ଧାରାକୁ ସମ୍ପୂର୍ଣ୍ଣ ଭାବେ ବୁଝିପାରିବା ପରେ କେଏଫଏସ୍ ରେ ସ୍ୱାକ୍ଷର କରିବା ସହିତ ଏହାକୁ ସ୍ୱୀକାର ମଧ୍ୟ କରିଛୁ/ଛୁ ।		
Telugu	నేను/మేము KFSలో పేర్కొన్న అన్ని నిబంధనలు మరియు షరతులు, నిబంధనలను నాకు/మాకు తెలిసిన భాషలో చదివి వివరించాము మరియు నేను/మేము అన్ని నిబంధనలు మరియు షరతులు, క్లాజులను అర్థం చేసుకున్న తర్వాత KFSపై సంతకం చేసి, అంగీకరించాము.		
Malayalam	എനിക്ക് / ഞങ്ങൾക്ക് അറിയാവുന്ന ഭാഷയിൽ KFS -ൽ പരാമർശിച്ചിരിക്കുന്ന എല്ലാ നിബന്ധനകളും വ്യവസ്ഥകളും ക്ലോസുറുകളും ഞാൻ / ഞങ്ങൾ വായിക്കുകയും വീശദീകരിക്കുകയും ചെയ്തിട്ടുണ്ട്,		
Tamil	எனக்கு/எங்களுக்குத் தெரிந்த மொழியில் KFS-ல் குறிப்பிடப்பட்டுள்ள அனைத்து விதிமுறைகள்-நிபந்தனைகள், உட்பிரிவுகள் ஆகியவை எனக்கு/எங்களுக்கு் படித்து விளக்கப்பட்டுள்ளது. அனைத்து விதிமுறைகள் & நிபந்தனைகள், உட்பிரிவுகள் ஆகியவற்றை முழுமையாகப் புரிந்து கொண்ட பின்பு, நான்/நாங்கள் KFS-ல் கையெழுத்திட்டு ஏற்றுக் கொண்டுள்ளேன் / கொண்டுள்ளோம்.		
Assamese	মই / আমি বুজি পোৱা ভাষা এটাত কে.এফ.এছ.-ত উল্লেখ কৰা সকলো চৰ্তাৱলী, নিয়মাৱলী আৰু ধাৰাবোৰ মোক / আমাক পঢ়ি শুনোৱা আৰু বুজাই দিয়া হৈছে। মই / আমি সকলো চৰ্তাৱলী, নিয়মাৱলী আৰু ধাৰা সম্পূৰ্ণভাৱে বুজি পোৱাৰ পিছত কে.এফ.এছ.-ত স্বাক্ষৰ কৰিছোঁ আৰু স্বীকাৰ কৰিছোঁ।		
Konkani	KFS मदले सगले नेम, अटी आनी कलमां म्हाका/आमकां समजता अशा भाशेंत म्हाका/आमकां वाचून दाखयला आनी समजायला. सगले नेम, अटी आनी कलमां पुराय तरेन समजल्या उपरांत हांवें/आमी KFS चेर हस्ताक्षर केला आनी स्विकारला.		
Urdu	مجھے/ہمیں KFS میں مذکور تمام شرائط و ضوابط اور شقوں کو اس زبان میں پڑھ کر بتا دیا گیا اور سمجھا دیا گیا ہے جسے میں/ہم سمجھتے ہیں۔ میں/ہم نے تمام شرائط و ضوابط اور شقوں کو مکمل طور پر سمجھنے کے بعد KFS پر دستخط کیے ہیں اور اسے تسلیم کیا ہے۔		

KFS Acknowledgement

Loan proposal/account no.: _____

Bank copy

I/We hereby confirm that the contents including all the terms, conditions and clauses mentioned in the Key Fact Statement (KFS) have been read out and explained to me/us, in a language known to me/us. I/We voluntarily accept, sign and acknowledge the KFS after having understood all the terms, conditions and clauses mentioned therein.

I/We hereby accept and agree to abide by all the terms, conditions and clauses contained in the KFS.

I/We further declare and confirm that a duly filled copy of the KFS, along with all other loan documents and appendices, has been handed over to me/us.

Signature of the borrower:

Signature of the co-borrower(s):

Date:

Place: _____

(Tear along the line) ✂

KFS Acknowledgement

Loan proposal/account no.: _____

Customer copy

I/We hereby confirm that the contents including all the terms, conditions and clauses mentioned in the Key Fact Statement (KFS) have been read out and explained to me/us, in a language known to me/us. I/We voluntarily accept, sign and acknowledge the KFS after having understood all the terms, conditions and clauses mentioned therein.

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Signature of the borrower:

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Date:

Place: _____