

## Annex F - Prescribed Format of Key Fact Statement/ Fact Sheet

### Format for all scheduled commercial banks as per 'Master Circular on Customer Service in Banks'

Key Fact Statement				
LOAN.....(NAME OF THE SPECIFIC LOAN PRODUCT)				
1	Loan amount			
2	Loan term			
3	Interest type (fixed or floating)			
4	(a) Interest chargeable (In case of Floating Rate Loans)	(a)	....%	(BASE RATE +.....)
	(b) Interest chargeable (In case of Fixed Rate Loans)	(b)	....%	
5	Date of reset of interest			
6	Mode of communication of changes in interest rates			
7	Fee payable			
	a On application (PI individually specify all type of fee)			
	b During the term of the loan (PI individually specify all type of fee)			
	c On foreclosure (PI individually specify all type of fee)			
	d Fee refundable if loan not sanctioned/disbursed			
	e Conversion charges for switching from floating to fixed interest and vice-versa			
	f Penalty for delayed payments			
8	EMI payable			
9	Details of security/collateral obtained			
10	Date on which annual outstanding balance statement will be issued			
<b>Note :</b> The font size of Key Fact Sheet should be minimum Arial-12				