

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

Customer Name-  
Customer Id-  
Validity From- \_\_\_\_\_ to \_\_\_\_\_ (1 Week)

Date-

<b>1</b>	<b>Loan Account No.</b>		<b>Type of Loan</b>	Overdraft Against Fixed Deposit			
<b>2</b>	<b>Loan amount (in Rupees)</b>						
<b>3</b>	Disbursal schedule Disbursement in stages or 100% upfront. If it is stage wise, mention the clause of loan agreement having relevant details		100% upfront				
<b>4</b>	<b>Loan term (year/months/days)</b>						
<b>5</b>	<b>Instalment details</b>						
	Type of instalments	Number of EPIs	EPI (◆)	Commencement of repayment, post sanction			
	Not applicable	Not applicable	Not applicable	Not applicable			
<b>6</b>	<b>Interest rate (%) and type (fixed or floating or hybrid)</b>		Floating				
<b>7</b>	<b>Additional Information in case of Floating rate of interest</b>						
	Reference Benchmark	Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity 2 (Months)		Impact of change in the reference benchmark (for 25 bps change in 'R', change in:3)
					B	S	EPI (◆)
					On renewal of FD	Not applicable	No. of EPIs
							Not applicable
							Not applicable
<b>8</b>	<b>Fee/ Charges 4</b>						
		Payable to the RE (A)			Payable to a third party through RE (B)		
		One-time/ Recurring	Amount (in ◆) or Percentage (%) as applicable5		One-time/ Recurring	Amount (in ◆) or Percentage (%) as applicable5	
(i)	Processing fees	Nil	Nil	Nil	Nil	Nil	Nil
(ii)	Insurance charges	Nil	Nil	Nil	Nil	Nil	Nil
(iii)	Valuation fees	Nil	Nil	Nil	Nil	Nil	Nil
(iv)	Any other (please specify)	Nil	Nil	Nil	Nil	Nil	Nil
<b>9</b>	<b>Annual Percentage Rate (APR) (%)</b>						
<b>10</b>	<b>Details of Contingent Charges (in ◆ or %, as applicable)</b>						
(i)	Penal charges, if any, in case of delayed payment					Nil	
(ii)	Other penal charges, if any					Nil	
(iii)	Foreclosure charges, if applicable					Nil	
(iv)	Charges for switching of loans from floating to fixed rate and vice versa					Nil	
(v)	Any other charges (please specify)					Any interests, costs, charges, expenses and / or other amounts which remain unpaid (temporary overdraft) shall attract interest rate of 18% p.a. over and above/in addition to the applicable rate of interest.	

## Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents	Not applicable	
2	Clause of Loan agreement which details grievance redressal mechanism	Designation: Grievance Redressal Officer Name: Ms. Shalini Tandon Address: Grievance Redressal Cell, HDFC Bank Limited, 1st Floor, Empire Plaza- 1, Lal Bahadur Shastri Marg, Chandan Nagar, Vikhroli West, Mumbai – 400083.	
3	Phone number and email id of the nodal grievance redressal officer	Toll free number: 18002664060 Email: grievance.redressal@hdfcbank.com Availability - Monday to Saturday on 18002664060 between 9.30am to 5.30 pm Please note this facility is not available on 2nd & 4th Saturdays, all Sundays and Banks Holidays	
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)	Not applicable	
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, in terms of RE's board approved policy, during which borrower shall not be charged any penalty on prepayment of loan	The overdraft can be closed any time without penalty during the tenure of the loan	
ii)	Details of LSP acting as recovery agent and authorized to approach the borrower	Not applicable	

## Illustration for Computation of APR

Sr. No.	Parameter	Details
1	Sanctioned Loan amount (in Rupees) (SI no. 2 of the KFS template – Part 1)	
2	Loan Term (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	Not applicable
b)	Type of EPI Amount of each EPI (in Rupees) and nos. of EPIs (e.g., no. of EMI in case of monthly instalments) (SI No. 5 of the KFS template – Part 1)	Not applicable
c)	No. of instalments for payment of capitalised interest, if any	Not applicable
d)	Commencement of repayments, post sanction (SI No. 5 of the KFS template – Part 1)	Not applicable
3	Interest rate type (fixed or floating or hybrid) (SI No. 6 of the KFS template – Part 1)	Floating
4	Rate of Interest (SI No. 7 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 Rupees)	Not applicable
6	Fee/ Charges payable <sup>8</sup> (in Rupees)	NIL
A	Payable to the RE (SI No.8A of the KFS template-Part 1)	NIL
B	Payable to third-party routed through RE (SI No.8B of the KFS template – Part 1)	NIL
7	Net disbursed amount (1-6) (in Rupees)	NIL
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	NIL
9	Annual Percentage rate- Effective annualized interest rate (in percentage) <sup>10</sup> (SI No.9 of the KFS template-Part 1)	
10	Schedule of disbursement as per terms and conditions	Not applicable
11	Due date of payment of instalment and interest	Not applicable

### Acknowledgement Copy

This is to confirm that I have read the Key Fact Sheet (KFS) (including inter alia the Annual Percentage Rate (APR) and Charges) regarding the Overdraft Against FD loan applied by me.

Loan amount (in Rupees)	
Loan term (year/months/days)	
Annual Percentage Rate (APR) (%)	
Any other charges (please specify)	Any interests, costs, charges, expenses and / or other amounts which remain unpaid (temporary overdraft) shall attract interest rate of 18% p.a. over and above/in addition to the applicable rate of interest.

I hereby confirm that I have read and understood the contents of the same.

Customer Signature-\_\_\_\_\_

Customer Name- \_\_\_\_\_

Customer Id- \_\_\_\_\_

Validity From- \_\_\_\_\_ to \_\_\_\_\_

Date - \_\_\_\_\_