HDFC BANK

Sov - 204

Ref: 703898651

Key Fact Statement / Fact Sheet

Part 1 (Interest rate and fees/charges)

1.Loan proposal/account no: **703898651** / ASRO	
Type of Loan	NRI HOUSING LOAN-VARIABLE RATE-MONTHLY REST
Name of the Borrower	**MR SEETA NARESH**
2. Sanctioned Loan amount (in Rupees)	**10900000**
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)	180

5. Instalment details

Type of instalments	Number of EPIs	EPI (Rs.)	Commencement of repayment, post sanction*
MONTHLY	180	108619	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	
				B	S	EPI(Rs)**	No.of EPIs**
External Benchmark Lending Rate ("EBLR") of HDFC Bank Limited i.e. Repo Rate	6.50	2.20	8.70	Monthly	Not Applicable	108619	180

**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.