

Key Facts Statement

1	Loan proposal/ account No.		Type of Loan				
2	Sanctioned Loan amount (in Rupees)						
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						
4	Loan term (year/months/days)						
5	Margin						
6	ROI						
7	Instalment details						
Type of instalments		Number of EPIs	EPI (₹)	Commencement of repayment, post sanction			
8	Interest rate (%) and type (fixed or floating or hybrid)						
9	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
10	Fee/ Charges						
		Payable to the RE (A)		Payable to a third party through RE (B)			
		One-time/ Recurring	Amount (in ₹) or Percentage (%) as applicable	One-time/ Recurring	Amount (in ₹) or Percentage (%) as applicable		
(i)	Processing fees						
(ii)	Insurance charges						
(iii)	Valuation fees						



(iv)	Any other (please specify)	AS TABLES BELOW			
11	Annual Percentage Rate (APR) (%)				
12	Upfront Fee		REFER TABLE 1		
13	Inspection Charges		REFER TABLE 2		
14	Documentation charges		REFER TABLE 3		
15	Mortgage Charges		REFER TABLE 4		
10	Details of Contingent Charges (in ₹ or %, as applicable)				
(i)	Penal charges, if any, in case of delayed payment				REFER TABLE 5
(ii)	Other penal charges, if any				
(iii)	Foreclosure charges, if applicable				NIL
(iv)	Charges for switching of loans from floating to fixed rate and vice versa				
(v)	Any other charges (please specify)				

Table 1 – Upfront Fee

Processing charges / Upfront fee (Fund Based + Non-Fund Based)

(a) Upto Rs.25000/-	NIL	
Short Term Loans		
(i) Above Rs.25000/- to Rs.2 lakhs	Rs.300/-	
(ii) Above Rs.2.00 lakhs	Rs.250/- per lakh or part thereof. No maximum Cap.	
Annual review (in case of Schemes under KCCs/ Canara Kisan OD where tenability of original sanction is more than 1 year/limit continuation is subject to annual review)		
a) Processing charges to be collected at the time of sanction and at the time of each renewal (after 5 years'tenability) with / without enhancement.		
b) Processing fee to be taken for enhancement of limit for the enhanced potion in case of enhancements before renewal. c) Annual Review: Collection of 50% of normal processing fee in case of limits above Rs. 1 Lakhs (with/without enhancement in limit)		
b)Agriculture Term Loans	a) Above 25000/- to Rs.2.00 lakhs: - 0.50% of loan with a minimum of Rs.500/- b) Above Rs.2.00 lakhs to Rs.25.00lakhs: - 0.75% of the loan with a minimum of Rs. 2000/- c) Above Rs.25.00lakhs: - 1% of the loan (including appraisal charges). No Maximum Cap.	
c)Estate Purchase Loan (Product 792,843)	Rs. 25000/- to Rs.2.00 Lakh	0.50 % of loan amount with the Minimum amount of Rs.500
	Rs. 2.00 Lakh to Rs. 25.00 Lakh	0.75% of loan amount with the Minimum amount of Rs.2000/-
	Above 25.00 Lakh	1% of loan amount (including appraisal



		Charges) No Maximum cap
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Table 2 - Inspection Charges

Limit	Per inspection in Rs	Maximum per Year in Rs.
Up to and inclusive of Rs.25000/-	Nil	Nil
> Rs.25000-Rs.2 lakhs	200/-	600/-
Above Rs. 2 Lakhs	200/-	Actual

Table 3 - Documentation Charges

Fresh loans / limits	Rs.50/- per lakh or part thereof with a maximum of Rs.25000/-
In case of operative accounts like KCCs / Canara Kisan OD	a) At the time of Renewal with/without enhancement – Charges as above. b) For enhanced limit in case of Mid-Term Enhancement – Charges as above
Not applicable in case of - Govt sponsored Schemes (including SHGs) Priority sector loans upto Rs.25000/- Gold loans (agriculture) & ALVSLs against our own deposits	

Table 4 - Mortgage Charges

Loans upto Rs.50.00 lakhs	Nil
Loans above Rs.50 lakhs & upto Rs.100 lakhs.	Rs.1000/-
Loans above Rs.100.00 lakhs & upto Rs.1000 lakhs.	Rs.20/- per lakh or part thereof with a maximum of Rs.15000/-
Loans above Rs.1000 lakhs & upto Rs.2500 lakhs.	Rs.20000/-
Above Rs. 2500 Lakhs	Rs. 30000/-
Mortgage charges are applicable to fresh limits (both for original and extension of Mortgages). a) Mortgage charges are applicable per instance irrespective of the number of title deeds b) Not to be collected when the limits are renewed at the existing levels. c) The charges are applicable for substitution of property also. d) No mortgage charges to be collected in case of Registered Equitable Mortgage/Registered Simple Mortgage/Registered Mortgage.	

Table 5 – Penal Charges

Priority Agri Advances	
Upto aggregate credit limit of Rs.25,000	Nil
a) Aggregate credit limit exceeding Rs.25,000 And upto Rs. 2 lakhs	1%
b) Aggregate limits above Rs. 2 lakhs	2%
Non Priority Agri Loans	
a) Upto Rs. 5000	Nil
b) Above Rs.5000	2%

All advances under Govt. sponsored Schemes are exempted from the purview of penal charge.

Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents	
2	Clause of Loan agreement which details grievance redressal mechanism	
3	Phone number and email id of the nodal grievance redressal officer ⁷	
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitization (Yes/ No)	
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
	Name of the partner RE along with its proportion of funding	
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	
(ii)	Details of LSP acting as recovery agent and authorized to approach the borrower	