



Key Facts Statement

Name of Branch		Frequency of Instalment		Sanctioned Loan Amount	
Name of Village		Loan ID/ LAN		Disbursement Date	
Name of Centre		Type of Loan	Unsecured	Disbursed Loan Amount (P) (Loan Amount	
Name of Group		Loan Term	(Month)	No of Instalment	
Member Name		Marital Status		Loan Cycle No.	
Group ID / Member ID		Co-Borrower Name		Rate of Interest	
Father / Spouse Name		Relationship Type		Processing Fee / GST	
Mobile No.		Insurance Type		Insurance Premium	
Member DOB		Insurance Sum Assured		NEFT Amount	
Loan Purpose		Insurance Coverage Period		Total Interest (I)	
Member Address:				Payable Amount(P+I)	
				Annualized effective rate of interest	
EMI No.	EMI Amount	Principle	Interest	Principle OS	

Terms & Conditions:

1) Group & Centre members shall be jointly and severally liable to repay the loan along with interest thereon and other charges /cost / expenses.2) A non-refundable processing fee of _____ % on the sanctioned loan amount and insurance premium (GST as applicable to both) amount will be deducted from loan amount sanctioned and net amount will be disbursed and the said fees/charges / premium so deducted would not be refunded at any circumstances once disbursed. 3) Insurance premium for the remaining period (in case of preclosure or death of member or nominee, happens before loan closure according to loan schedule) would not be refunded and settlement shall be processed for death case as per the settlement policy of Insurance company. 4) No deposit or security amount is taken to sanction any kind of loan.5) The disbursed loan amount needs to be repaid in _____ months in _____ instalments as indicated in the schedule. 6) There will be no penalty for loan preclosure before actual loan closure date. 7) If disbursed amount is not properly utilized, then member may be instructed to pre-close her loan. Also, if timely repayment is not done, then appropriate legal actions can be taken against the member. 8) The time gap between the disbursement date and first repayment due date (moratorium period) should be minimum of _____. 9) Group and its members should repay loan instalment at the decided place and to the authorised employee only. Members will themselves be responsible, if payment is being paid to any unauthorised person or at any undecided place. 10) Member is advised to go through the loan card thoroughly. Also, for every EMI paid, option to receive a valid receipt (physical/digital/SMS) will be there. 11) The first and last instalment amount may vary depending upon the date of disbursement w.r.t centre meeting date or additional interest/charge or any other adjustments, if any. 12) Above terms and conditions amended or modified by the company at its discretion from time to time.) 13) Recovery shall be made at a center meeting place by _____ (BC Field officer Name) mutually agreed upon by the borrower and BC Name/CSB Bank However, _____ (BC Field officer Name) shall be allowed to make recovery at the place of residence or work of the borrower if the borrower fails to appear at the designated/ central designated place on two or more successive occasions 14) The loan disbursed to the borrower will remain an active asset on the CSB Bank and may be transferred or securitized. 15) "The Bank shall be responsible for inappropriate behaviour by its employees or employees of Bank's agents/outsourced agencies and any such instances or any other concerns may be reported to the Bank in writing at the E-mail id.....Or Bank's toll free no _____ between _____ and _____ on all working days or by way of letter to the Branch and the Bank shall provide timely grievance redressal of the same." (*This is a computer-generated statement, does not require any stamp and signature.)

Contact Details of Grievance Redressal Officer (GRO): _____

Branch Address:

Corporate Office Address:

Customer Name:

Customer Signature: