

PMSVANidhi Loan-Product Details Key Fact Statement

1)	Loan Amount	10,000.00
2)	Loan Term (Years or Months)	12 months
3)	Interest Type (Fixed)	Fixed
4)	Annual Percentage Rate (APR)	19.75%
5)	EMI Payable (Rs.)	925.00
6)	Repayment Frequency	Monthly
7)	No. of installment of repayment	12
8)	Repayment Account	Borrowers Savings Account to which Loan has been Disbursed.
9)	Date of Reset of Interest	NA
10)	Mode of Communication of changes in interest rates	AU Bank Website and prior notice of 7 days by registered post or SMS to the last known address or registered mobile number of borrower.
11)	Fee Payable / up front charges	<ul style="list-style-type: none"> a) Processing Fee: NA b) During the term of the loan: NA c) Foreclosure: NA d) Insurance Charges: NA e) Fee refundable if loan not sanctioned / disbursed: Non-refundable f) Conversion charges for switching from floating to fixed interest and vice- versa: NA g) Penalty for delayed payments: NIL for loans up to Rs. 25,000 h) Rate of annualized other penal charges: NIL for loans up to Rs.

Registered Office

AU SMALL FINANCE BANK LIMITED
19-A Dhuleshwar Garden, Ajmer Road,
Jaipur- 302001, Rajasthan, India
Phone: +91 141 4110060/61, Fax: +91 141 4110090
CIN: L36911RJ1996PLC011381

		25,000 i) Others (if any): NA
12)	Loan Disbursement Details	a) Loan Amount: 10,000.00/- (Rupees Ten Thousand only.) b) Total Interest Amount (including Broken period interest): 1,102.00/- (Rupees One Thousand, One Hundred And Two only.) c) Total Payable (a+b): 11,102.00/- (Rupees Eleven Thousand, One Hundred And Two only.)
13)	Mode of Disbursement	The Bank shall make disbursements via any electronic mode of transfer viz. NEFT, IMPS, RTGS, IFT (Internal Fund Transfer) into the designated accounts provided by the Borrower or as per Disbursal Request.
14)	Details of Security / Collateral Obtained	NA
15)	Annual outstanding balance statement	Branch - On customer request (Once in a financial year), AU0101
16)	Recovery Mechanism	As per bank policy
17)	Cooling Period (Days)	Within 3 days from the date of disbursement. (During this period the Applicant/Borrower shall not be charged any penalty on the prepayment of the loan amount. However, the Applicant/Borrower shall be liable to pay proportionate interest for the number of days for which the amount is utilized by the Applicant/Borrower within Cooling Off Period).
18)	Lending Service Partner (LSP)	Name of LSP: MAKSPay Fintech Solutions Pvt Ltd. (PehchanPe App) Retained partner for: [Yes] Sourcing of the Loan of the Applicant/Borrower. [] For servicing and/or recovery of the Loan.
19)	Nodal Grievance Redressal Officer	Name: Mr. Deepak Babber Designation: Principal Nodal Officer. Address: CP3235, Industrial Area, Apparel Park, Mahal Road, Jagatpura, Jaipur 302022, Rajasthan Phone number: 0141-6660645. Email ID: pno@aubank.in For more about the Grievance Redressal mechanism - Please click

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