

NISSAN REANULT FINANCIAL SERVICES INDIA PRIVATE LIMITED

Registered Office VBC Solitaire, 5th Floor, No. 47 & 49 Bazullah Road, T.Nagar, Chennai 600017,

India. Tel: +91 44 42517400 Email: nrfsi@nrfsi.com

GST No.: 33AAECN4762D1ZP / CIN: U65923TN2013FTC093374

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

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		100% upfront			
4	Loan term (year/months/days)		Months			
5	Instalment details					
	Type of instalments	Number of EMIs	EMI (₹)	Commencement of repayment, post sanction		
6	Interest rate (%) and type (fixed or floating or hybrid)					
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 benchmark (for 25 bps change in 'R')
	-	-	-	-	-	-
8	Fee/ Charges					
		Payable to the RE (A)		Payable to a third party through RE (B)		
		One-time	Amount (in ₹) or Percentage (%) as applicable	One- time	Amount (in ₹) or Percentage (%) as applicable	
(i)	Document Charges			-	-	
(ii)	Loan Processing Fee			-	-	
(iii)	Loan Agreement Charges			-	-	
(iv)	PDD Charges			-	-	

For Nissan Renault Financial Services India Private Limited
 Authorised Signatory

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8	Fee/ Charges				
		Payable to the RE (A)		Payable to a third party through RE (B)	
		One-time	Amount (in ₹) or Percentage (%) as applicable	One- time	Amount (in ₹) or Percentage (%) as applicable
(v)	EMI Protect	-	-		
(vi)	PPI Charges	-	-		
(Vii)	JLP Charges	-	-		

9	Annual Percentage Rate (APR) (%)		P.A.
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10	Details of Contingent Charges (in ₹ or %, as applicable)	
(i)	Loan Cancellation Charges	In the event of cancellation, the refund of the loan amount needs to be done within the same month of disbursement. A fee of 3000 Interest on the loan amount will be borne by the customer from date of loan disbursement till amount is fully repaid. The processing fee and documents charges will not be refunded. Cancellation beyond 30 days from date of disbursement would be treated as foreclosure and relevant charges will apply
(ii)	Instalment Bounce Charges	₹ 500 per bounce for all banks except Gramin & Co-operative banks where per bounce charge is ₹ 1000
(iii)	Penal Charges	a) 36% p.a. on overdue EPI amount for breach of Clause 3 of the loan agreement. b) ₹500 per bounce for all banks except Gramin & Co-operative banks where per bounce charge is ₹1000. c) Registration Certificate with Hypothecation not submitted within 90 days from the Disbursal date. Penal charge of Rs. 2500.
(iv)	Prepayment / Foreclosure / Part-Prepayment charges	5% of Principal Outstanding for first 12 months; 2% of Principal Outstanding from 13 - 24 months; NIL after 24 months. Part-Prepayment is not allowed for: (a) structured payment products such as Step Up, Step Down, EMI holiday; (b) if the remaining tenure of the contract is less than 3 months
(v)	Legal, Repossession, Remarketing & Incidental Charges	At Actuals
(vi)	Loan Reschedule charges (EMI date change)	₹ 1000
(vii)	Cheque / ACH swap charges (Repayment)	₹ 500 per instance
(viii)	Photocopies of Loan agreement (Upon customer's request)	₹ 150 per request
(ix)	NOC charge for Interstate transfer and other purpose	₹ 1000 per NOC
(x)	Duplicate NOC fee	₹ 500 per NOC
(xi)	Loan Restructuring Charge	₹ 2500

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Part 2 (Other qualitative information)

1	Clause of Loan agreement engagement of recovery agents	11.3	
2	Clause of Loan agreement grievance redressal mechanism	Clause 19	
3	Phone number and email id grievance redressal officer	Email: gro. nrfsi@nrfsi.com PH: 044 - 42517400	
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)	Yes	
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
	-	-	-
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.	3 Days (Applicable for Digital Loan only)	
	(ii) Details of LSP acting as recovery agent and authorized to approach the borrower	NRFSI is the Loan service provider. In case of loan repayment default, NRFSI may assign collection follow up to third party collection agencies in your region as listed on www.nrfsi.com . Separate communication shall be shared at the time of collection with the particulars of the assigned collection agency in your region. Please refer the Recovery agent details Click Here	

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Computation of APR for Retail and MSME loans - Annex B

Sr.No.	Parameter	Details
1	Sanctioned Loan amount (in Rupees) (SI no. 2 of the KFS template - Part 1)	<input type="text"/>
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS template – Part 1)	<input type="text"/>
a)	No. of instalments for payment of principal, in case of non- equated periodic loans	<input type="text"/> -
b)	Type of EPI Amount of each EPI (in Rupees) and nos. of EPIs (e.g., no. of EMIs in case of monthly instalments) (SI No. 5 of the KFS template - Part 1)	<input type="text"/> <input type="text"/> <input type="text"/>
c)	No. of instalments for payment of capitalised interest, if any	<input type="text"/> -
d)	Commencement of repayments, post sanction (SI No. 5 of the KFS template - Part 1)	<input type="text"/>
3	Interest rate type (fixed or floating or hybrid) (SI No. 6 of the KFS template - Part 1)	<input type="text"/>
4	Rate of Interest (SI No. 6 of the KFS template - Part 1)	<input type="text"/> P.A.
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	<input type="text"/>
6	Fee / Charges payable (in Rupees)	<input type="text"/>
A	Payable to the RE (SI No.8A of the KFS template - Part 1)	<input type="text"/>
B	Payable to third-party routed through RE (SI No.8B of the KFS template - Part 1)	<input type="text"/>
7	Net disbursed amount (1-6) (in Rupees)	<input type="text"/>
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	<input type="text"/>
9	Annual Percentage Rate - Effective annualized interest rate (in percentage) (SI No.9 of the KFS template-Part 1)	<input type="text"/> P.A.
10	Schedule of disbursement as per terms and conditions	<input type="text"/>
11	Due date of payment of instalment and interest	<input type="text"/>

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