

Key Fact Statement
Part 1 (Interest rate and fees/charges)

Branch:



Name of the Borrower	
Loan Account Number	
Name of the product	
Type of Loan	
Category of Loan	
Open Date	
Sanction / Disbursed Loan Amount	
Tenor (Months)	
Interest Rate p.a. (Fixed Rate)	
Processing Fee (Including GST)	
Appraisal & Service Charges (Including GST)	
Stationery Charges	
Stamp Duty	
Loan to Value Ratio	
Annual Percentage Rate(APR)(%)	
Penal Charges (Applicable on the overdue Amount)	
Due Date for closure of Loan	
Frequency of repayment	
Foreclosure Charges	

SMA & NPA Schedule

Repayment Due Date	Repayment	SMA 0	SMA 1	SMA 2	NPA

Schedule

Date	Monthly Interest

Schedule

Date	Monthly Interest

Schedule

Date	Monthly Interest

Collection & Recovery Charges

Notice Charges	Upto Rs.70/- per notice
Legal Charges	As per Actuals incurred
Auction Charges	Upto 1% of the auction amount
Paper publication	Upto Rs.1500/- per instance
Gold Loan Duplicate Token Charges	Rs 100 + GST

- Note:
- Charges will be in addition to the interest.
 - Penal Charges at the rates specified above will be charged if account is under overdue or NPA status.
 - Interest may vary depending on the compounding effect due to non – servicing of interest & charges.
 - Repayment amount mentioned above is the amount upto due date only. If the account is overdue, penal charges will get applied and interest and charges post due date is not captured in the Key Fact Statement.
 - Any additional charges debited from loan account are not factored in the repayment calculation. If Processing Fee/Appraisal Fee/Stationery Charges/other charges are not paid by the customer on the date of opening, then they will become due along with interest on the first repayment date. Stamp duty at the rate of 0.50% for loans(other than for agricultural purposes) exceeding Rs. 1,00,000/- shall be applicable in the State of Karnataka.
 - Failure to repay or close the account by the specified due date will result in the account becoming overdue from the repayment due date mentioned above, potentially impacting the credit score as well.
 - For consumption loans, the Loan-to-Value (LTV) ratio and margin applicable at the time of the most recent loan availed will be applied uniformly across all outstanding loans.
 - The Bank shall, without reference to or any intimation to the Borrower, be absolutely entitled and have full power and authority to sell, transfer, assign or securitize to any third party or person as the Bank may decide, the facility, any and all outstanding Dues, any rights, benefits and/or obligations hereunder in any manner, in whole or in part and on such terms as the Bank may decide. Any such assignment shall be binding on the Borrower. The Borrower shall not be entitled directly or indirectly to sell/transfer/assign my/our benefits or obligations hereunder without the prior written permission of the Bank.
 - Gold Loan is an over-the-counter credit product where the sanction or rejection decision is communicated to the customer during the loan processing itself. Accordingly, this Key Fact Statement (KFS) shall remain valid only for the transaction being processed and shall cease to be valid upon completion of the transaction or at the close of business on the date of issuance, whichever is earlier.
 - I/we hereby acknowledge that I/we have received a copy of this Key Fact Statement, have read and understood its contents, and accept the same without reservation.
 - There shall be no capitalisation of Penal Charges. Overdue amount includes non-payment of instalment/interest/charges, principal or both on due/maturity date. On expiry/maturity of loan account, entire outstanding (Interest +Charges + Principal) will become overdue.

Part 2 - A. Qualitative Information:

1 Clause of Loan agreement relating to engagement of recovery agents	Clause No: 11
2 Clause of Loan agreement which details grievance redressal mechanism	Clause No: 27
3 Phone number and email id of the nodal grievance redressal officer	04876619217/04876619297 nodalofficer@csb.bank.in

B. Grievance Redressal Mechanism: Customers can register complaints through various channels, including phone, email, website, toll-free helpline, and branch officials. Escalation levels are structured as follows:

Level 1: Customers can escalate unresolved issues through branches or the Call Centre. Escalation details and contacts are available at branches and on the Bank's website. Customer Care Toll-Free No: 1800 266 9090 Email: customercare@csb.bank.in

Level 2: If unresolved, complaints can be further escalated to the Zonal or Central Nodal Officers.

Level 3: For unsatisfactory resolutions from previous levels, customers may contact the Principal Nodal Officer (PNO). PNO escalated complaints are resolved within 21 days.

Level 4: Complaints partially or fully rejected by the Bank will be reviewed by the Internal Ombudsman (IO). The IO does not accept complaints directly, and all escalations must go through the central grievance redressal team. For further details, customers can refer to the Grievance Redressal section on the Bank's website.

I/we confirm that, the gold security furnished by me/us to the bank will be released only upon payment of said dues in full by me/us to the bank. In case the value of gold security falls lower than the required margin of the bank as applicable from time to time, bank has the right to recover the margin amount by giving notice or to sell the gold in the event of failing to collect the said margin.

Verified

Authorised Signatory

Yours faithfully,

Signature

Customer Name :