

HDFC BANK LTD		
Date-		
Applicant Name-		
Loan Type-		
Sr. No.	Parameter	Details (given for computation purposes only)
i	Loan amount (in Rupees)	
ii	Rate of interest percentage per annum	
iii	Total interest charge during the entire tenor of the loan (in Rupees)	
iv	Other up-front charges, if any (break-up of each component to be given below) (in Rupees)	
a	Processing fees, if any (in Rupees)	
b	Credit Protect-Insurance	
c	Any other Insurance Charges	0
d	Documentation Charge	0
e	Others (if any) (in Rupees) (details to be provided)	0
v	Net disbursed amount ((i)-(iv(b))) (in Rupees)	
vi	Total amount to be paid by the borrower (sum of (i), (iii) and (iv)) (in Rupees)	
vii	Annual Percentage Rate - Effective annualized interest rate (in percentage) (computed on net disbursed amount using IRR approach and reducing balance method)f	
viii	Tenor of the Loan (in months/days)	
ix	Repayment frequency by the borrower	Monthly
x	Number of instalments of repayment	
xi	Amount of each instalment of repayment (in Rupees)	
	Details about Contingent Charges	
xii	Rate of annualized penal charges in case of delayed payments (if any)	Late Fees :Rs 500
xiii	Rate of annualized other penal charges (if any); (details to be provided)	Payment Return Fees: 2% of loan outstanding / Rs 450
xiv	Cooling off/look-up period	7 Days
xv	Details of LSP acting as recovery agent and authorized to approach the borrower	Not Applicable

xvi	Name, designation, address and phone number of nodal grievance redressal officer designated specifically to deal with FinTech/ digital lending related complaints/ issues	
xvii	Privacy Policies of the HDFC Bank	https://www.hdfcbank.com/personal/useful-links/privacy

Detailed Repayment Schedule				
INSTALMENT NO.	OUTSTANDING PRINCIPAL (IN RUPEES)	PRINCIPAL (IN RUPEES)	INTEREST (IN RUPEES)	INSTALMENT (IN RUPEES)
1	65000	677.33	969	1646.33
2	64323	688.33	958	1646.33
3	63634	698.33	948	1646.33
4	62936	708.33	938	1646.33
5	62228	719.33	927	1646.33
6	61508	730.33	916	1646.33
7	60778	740.33	906	1646.33
8	60038	751.33	895	1646.33
9	59286	763.33	883	1646.33
10	58523	774.33	872	1646.33
11	57749	786.33	860	1646.33
12	56962	797.33	849	1646.33
13	56165	809.33	837	1646.33
14	55356	821.33	825	1646.33
15	54534	833.33	813	1646.33
16	53701	846.33	800	1646.33
17	52855	858.33	788	1646.33
18	51996	871.33	775	1646.33
19	51125	884.33	762	1646.33
20	50241	897.33	749	1646.33
21	49343	911.33	735	1646.33
22	48432	924.33	722	1646.33
23	47508	938.33	708	1646.33
24	46569	952.33	694	1646.33
25	45617	966.33	680	1646.33
26	44651	981.33	665	1646.33
27	43669	995.33	651	1646.33
28	42674	1010.33	636	1646.33
29	41664	1025.33	621	1646.33
30	40638	1040.33	606	1646.33
31	39598	1056.33	590	1646.33
32	38542	1072.33	574	1646.33
33	37469	1088.33	558	1646.33
34	36381	1104.33	542	1646.33
35	35277	1120.33	526	1646.33
36	34156	1137.33	509	1646.33
37	33019	1154.33	492	1646.33
38	31865	1171.33	475	1646.33
39	30693	1189.33	457	1646.33
40	29504	1206.33	440	1646.33
41	28298	1224.33	422	1646.33
42	27073	1243.33	403	1646.33
43	25830	1261.33	385	1646.33
44	24569	1280.33	366	1646.33

INSTALMENT NO.	OUTSTANDING PRINCIPAL (IN RUPEES)	PRINCIPAL (IN RUPEES)	INTEREST (IN RUPEES)	INSTALMENT (IN RUPEES)
45	23288	1299.33	347	1646.33
46	21989	1318.33	328	1646.33
47	20671	1338.33	308	1646.33
48	19332	1358.33	288	1646.33
49	17974	1378.33	268	1646.33
50	16596	1399.33	247	1646.33
51	15196	1420.33	226	1646.33
52	13776	1441.33	205	1646.33
53	12335	1462.33	184	1646.33
54	10872	1484.33	162	1646.33
55	9388	1506.33	140	1646.33
56	7882	1529.33	117	1646.33
57	6352	1551.33	95	1646.33
58	4801	1574.33	72	1646.33
59	3227	1598.33	48	1646.33
60	1628	1628.38	24	1652