

**Key Facts Statement**  
**Part 1 (Interest Rate and Fees/Charges)**

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.					
4	Loan term (year/months/days)					
5	Installment details					
	Type of Installments	Number of EPIS	EPI (₹)	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 <sup>2</sup> (Months)	Impact of change in the reference benchmark (for 25 bps change in 'R', change in: <sup>3</sup> )	
				B	S	EPI (₹)
8	Fee/ Charges <sup>4</sup>					
	Payable to the RE (A)			Payable to a third party through RE (B)		
		One-time/ Recurring	Amount (in ₹) or Percentage (%) as applicable <sup>5</sup>	One-time/ Recurring	Amount (in ₹) or Percentage (%) as applicable <sup>5</sup>	
(i)	Processing fees					
(ii)	Insurance charges					
(iii)	Valuation fees					
(iv)	Any other (please specify) (Hospicash)					
9	Annual Percentage Rate (APR) (%) <sup>6</sup>					
10	Details of Contingent Charges (in ₹ or %, as applicable)					
(i)	Penal charges, if any, in case of delayed payment					
(ii)	Other penal charges, if any					
(iii)	Foreclosure charges, if applicable					
(iv)	Charges for switching of loans from floating to fixed rate and vice versa					
(v)	Any other charges (please specify)					

1	Clause of Loan agreement relating to engagement of recovery agents	
2	Clause of Loan agreement which details grievance redressal mechanism	
3	Phone number and email id of the nodal grievance redressal officer <sup>7</sup>	
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)	
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
NA		NA
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		
(ii) Details of LSP acting as recovery agent and authorized to approach the borrower		

Digitally Signed by: [Signature]  
 Name: [Redacted]  
 Date: [Redacted]

\* This KFS is valid till 30 working days from the date of sanction.

## Computation of APR

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

## Repayment Schedule

Installment No.	Outstanding Principal (in Rupees)	Principal Due (in Rupees)	Interest Due (in Rupees)	Installment Amount (in Rupees)
1	40000	1323	807	2130
2	38677	1350	780	2130
3	37327	1401	729	2130
4	35926	1405	725	2130
5	34521	1456	674	2130
6	33065	1463	667	2130
7	31602	1493	637	2130
8	30109	1542	588	2130
9	28567	1554	576	2130
10	27013	1603	527	2130
11	25410	1617	513	2130
12	23793	1650	480	2130
13	22143	1727	403	2130
14	20416	1718	412	2130
15	18698	1765	365	2130
16	16933	1788	342	2130
17	15145	1834	296	2130
18	13311	1862	268	2130
19	11449	1899	231	2130
20	9550	1944	186	2130
21	7606	1977	153	2130
22	5629	2020	110	2130
23	3609	2057	73	2130
24	1552	1552	31	1583