

Key Facts Statement

Part 1 (Interest rate and Fees/Charges)

DATE : 2025-01-31

1	Loan proposal/Account No.			LNHL30138LX700009805				
2	Type of Loan			HOME LOAN				
3	Sanctioned Loan amount (in Rupees)			10,27,799.00				
4	Disbursal schedule (i) Disbursement in stages or 100% upfront. (ii) If it is stage wise, mention the clause of loan agreement having relevant details			Part Disbursed Please refer to Loan agreement Clause No.4				
5	Loan term			228 Months				
6	Installment details							
	Type of installments	Number of EPIs	EPI (in ₹)	Commencement of repayment, post sanction				
	Monthly	228	13,278.00	Please refer to repayment schedule which shall be generated post disbursement.				
7	Interest rate (%) and type (fixed or floating or Semi - Fixed)		14.50%, Semi-fixed					
8	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', change in)	
					B	S	EPI	No. of EPIs (in months)
	LTRR	17.85%	-3.35%	14.50%	Please refer to MITC		13,465.00(EPI amount will increase by Rs 187)	248(No. of EPIs will increase by 20)

9 Fees/Charges					
		Payable to the RE (A)		Payable to a third party through RE (B)	
		One-time/Recurring	Amount (in ₹) or Percentage(%) as applicable	One-time/Recurring	Amount (in ₹) or Percentage(%) as applicable
1	Processing Fee	One Time	2,360.00	NA	NA
2	RCU Charges	One Time	885.00	NA	NA
3	Valuation Charges	One Time	2,360.00	NA	NA
4	Legal Charges	One Time	3,540.00	NA	NA
5	CERSAI Charges	One Time	118.00	NA	NA
6	Total IMD	One Time	3,540.00	NA	NA
7	Insurance charges: Life	NA	NA	One Time	7,799.00
8	Insurance charges: Property	NA	NA	One Time	20,000.00
9	Insurance charges: Health	NA	NA	NA	NA
10	Annual Percentage Rate (APR) (%)		15.23%		
11	Details of Contingent Charges (in ₹ or %, as applicable)				
(i)	Penal charges, if any, in case of delayed payment			Please refer to MITC	
(ii)	Other penal charges, if any			Please refer to MITC	
(iii)	Foreclosure charges, if applicable			Please refer to MITC	
(iv)	Charges for switching of loans from floating to fixed rate and vice versa			Please refer to MITC	
(v)	Any other charges (please specify)			Please refer to MITC	

Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents	Please refer to MITC Clause no 11.
2	Clause of Loan agreement which details grievance redressal mechanism	Please refer to MITC Clause no 14.
3	Phone number and email id of the nodal grievance redressal officer	Please refer to MITC Clause no 14.
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/No)	Please refer to Loan agreement Clause No.12C
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	Blended rate of interest
	Name of the partner RE along with its proportion of funding	
	*In case of CLM2, name of the partner RE will be shown in Statement of Account post disbursement.	
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	NA
(ii)	Details of LSP acting as recovery agent and authorized to approach the borrower	NA

Illustration of computation of APR

Sr.No.	Parameter	Details
1	Sanctioned Loan Amount(in Rupees)	1027799.0
2	Loan Term(in years/ months/ days)	228 Months
(a)	No. of installments for payment of principal, in case of non-equated periodic loans	NA
(b)	Type of EPI Amount of each EPI (in Rupees) nos. of EPIs (eg., no. of EMIs in case of monthly installments)	Monthly 13278 228
(c)	No. of installments for payment of capitalised interest, if any	NA
(d)	Commencement of repayments, post sanction	5 th of every month
3	Interest rate type (fixed or floating or Semi - Fixed)	Semi-fixed
4	Rate of Interest	14.5%
5	Total Interest Amount to be charged during the entire tenure of the loan as per the rate prevailing on Sanction date. (in Rupees)	1999451
6	Fee/ Charges payable (in Rupees)	40602
A	Payable to the RE	12803
B	Payable to the third-party routed through RE	27799
7	Net Disbursed Amount(1-6) (in Rupees)	987197.0
8	Total Amount to be paid by the borrower(Sum of 1 and 5)(in Rupees)	3027250
9	Annual Percentage Rate - Effective annualized interest rate(in percentage)	15.23%
10	Schedule of the disbursement as per terms and conditions	NA
11	Due date of payment of installment and interest	5 th of every month

Indicative Loan Repayment Schedule

The repayment schedule as stated in the Key Fact Statement is only an illustration based on your sanctioned loan parameters . However, the actual repayment will be generated post disbursement and may vary based on the disbursal parameters

Month	Opening POS	EMI	Interest	Principal	Closing POS
1	₹1027799	₹13278	₹12419	₹859	₹1026940
2	₹1026940	₹13278	₹12409	₹869	₹1026071
3	₹1026071	₹13278	₹12398	₹880	₹1025191
4	₹1025191	₹13278	₹12388	₹890	₹1024301
5	₹1024301	₹13278	₹12377	₹901	₹1023400
6	₹1023400	₹13278	₹12366	₹912	₹1022488
7	₹1022488	₹13278	₹12355	₹923	₹1021565
8	₹1021565	₹13278	₹12344	₹934	₹1020631
9	₹1020631	₹13278	₹12333	₹945	₹1019686
10	₹1019686	₹13278	₹12321	₹957	₹1018729
11	₹1018729	₹13278	₹12310	₹968	₹1017761
12	₹1017761	₹13278	₹12298	₹980	₹1016781
13	₹1016781	₹13278	₹12286	₹992	₹1015789
14	₹1015789	₹13278	₹12274	₹1004	₹1014785
15	₹1014785	₹13278	₹12262	₹1016	₹1013769
16	₹1013769	₹13278	₹12250	₹1028	₹1012741
17	₹1012741	₹13278	₹12237	₹1041	₹1011700
18	₹1011700	₹13278	₹12225	₹1053	₹1010647
19	₹1010647	₹13278	₹12212	₹1066	₹1009581
20	₹1009581	₹13278	₹12199	₹1079	₹1008502
21	₹1008502	₹13278	₹12186	₹1092	₹1007410
22	₹1007410	₹13278	₹12173	₹1105	₹1006305
23	₹1006305	₹13278	₹12160	₹1118	₹1005187

24	₹1005187	₹13278	₹12146	₹1132	₹1004055
25	₹1004055	₹13278	₹12132	₹1146	₹1002909
26	₹1002909	₹13278	₹12118	₹1160	₹1001749
27	₹1001749	₹13278	₹12104	₹1174	₹1000575
28	₹1000575	₹13278	₹12090	₹1188	₹999387
29	₹999387	₹13278	₹12076	₹1202	₹998185
30	₹998185	₹13278	₹12061	₹1217	₹996968
31	₹996968	₹13278	₹12047	₹1231	₹995737
32	₹995737	₹13278	₹12032	₹1246	₹994491
33	₹994491	₹13278	₹12017	₹1261	₹993230
34	₹993230	₹13278	₹12002	₹1276	₹991954
35	₹991954	₹13278	₹11986	₹1292	₹990662
36	₹990662	₹13278	₹11970	₹1308	₹989354
37	₹989354	₹13278	₹11955	₹1323	₹988031
38	₹988031	₹13278	₹11939	₹1339	₹986692
39	₹986692	₹13278	₹11923	₹1355	₹985337
40	₹985337	₹13278	₹11906	₹1372	₹983965
41	₹983965	₹13278	₹11890	₹1388	₹982577
42	₹982577	₹13278	₹11873	₹1405	₹981172
43	₹981172	₹13278	₹11856	₹1422	₹979750
44	₹979750	₹13278	₹11839	₹1439	₹978311
45	₹978311	₹13278	₹11821	₹1457	₹976854
46	₹976854	₹13278	₹11804	₹1474	₹975380

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47	₹975380	₹13278	₹11786	₹1492	₹973888
48	₹973888	₹13278	₹11768	₹1510	₹972378
49	₹972378	₹13278	₹11750	₹1528	₹970850
50	₹970850	₹13278	₹11731	₹1547	₹969303
51	₹969303	₹13278	₹11712	₹1566	₹967737
52	₹967737	₹13278	₹11693	₹1585	₹966152
53	₹966152	₹13278	₹11674	₹1604	₹964548
54	₹964548	₹13278	₹11655	₹1623	₹962925
55	₹962925	₹13278	₹11635	₹1643	₹961282
56	₹961282	₹13278	₹11615	₹1663	₹959619
57	₹959619	₹13278	₹11595	₹1683	₹957936
58	₹957936	₹13278	₹11575	₹1703	₹956233
59	₹956233	₹13278	₹11554	₹1724	₹954509
60	₹954509	₹13278	₹11534	₹1744	₹952765
61	₹952765	₹13278	₹11513	₹1765	₹951000
62	₹951000	₹13278	₹11491	₹1787	₹949213
63	₹949213	₹13278	₹11470	₹1808	₹947405
64	₹947405	₹13278	₹11448	₹1830	₹945575
65	₹945575	₹13278	₹11426	₹1852	₹943723
66	₹943723	₹13278	₹11403	₹1875	₹941848
67	₹941848	₹13278	₹11381	₹1897	₹939951
68	₹939951	₹13278	₹11358	₹1920	₹938031
69	₹938031	₹13278	₹11335	₹1943	₹936088

70	₹936088	₹13278	₹11311	₹1967	₹934121
71	₹934121	₹13278	₹11287	₹1991	₹932130
72	₹932130	₹13278	₹11263	₹2015	₹930115
73	₹930115	₹13278	₹11239	₹2039	₹928076
74	₹928076	₹13278	₹11214	₹2064	₹926012
75	₹926012	₹13278	₹11189	₹2089	₹923923
76	₹923923	₹13278	₹11164	₹2114	₹921809
77	₹921809	₹13278	₹11139	₹2139	₹919670
78	₹919670	₹13278	₹11113	₹2165	₹917505
79	₹917505	₹13278	₹11087	₹2191	₹915314
80	₹915314	₹13278	₹11060	₹2218	₹913096
81	₹913096	₹13278	₹11033	₹2245	₹910851
82	₹910851	₹13278	₹11006	₹2272	₹908579
83	₹908579	₹13278	₹10979	₹2299	₹906280
84	₹906280	₹13278	₹10951	₹2327	₹903953
85	₹903953	₹13278	₹10923	₹2355	₹901598
86	₹901598	₹13278	₹10894	₹2384	₹899214
87	₹899214	₹13278	₹10866	₹2412	₹896802
88	₹896802	₹13278	₹10836	₹2442	₹894360
89	₹894360	₹13278	₹10807	₹2471	₹891889
90	₹891889	₹13278	₹10777	₹2501	₹889388
91	₹889388	₹13278	₹10747	₹2531	₹886857
92	₹886857	₹13278	₹10716	₹2562	₹884295

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116	₹816020	₹13278	₹9860	₹3418	₹812602
117	₹812602	₹13278	₹9819	₹3459	₹809143
118	₹809143	₹13278	₹9777	₹3501	₹805642
119	₹805642	₹13278	₹9735	₹3543	₹802099
120	₹802099	₹13278	₹9692	₹3586	₹798513
121	₹798513	₹13278	₹9649	₹3629	₹794884
122	₹794884	₹13278	₹9605	₹3673	₹791211
123	₹791211	₹13278	₹9560	₹3718	₹787493
124	₹787493	₹13278	₹9516	₹3762	₹783731
125	₹783731	₹13278	₹9470	₹3808	₹779923
126	₹779923	₹13278	₹9424	₹3854	₹776069
127	₹776069	₹13278	₹9378	₹3900	₹772169
128	₹772169	₹13278	₹9330	₹3948	₹768221
129	₹768221	₹13278	₹9283	₹3995	₹764226
130	₹764226	₹13278	₹9234	₹4044	₹760182
131	₹760182	₹13278	₹9186	₹4092	₹756090
132	₹756090	₹13278	₹9136	₹4142	₹751948
133	₹751948	₹13278	₹9086	₹4192	₹747756
134	₹747756	₹13278	₹9035	₹4243	₹743513
135	₹743513	₹13278	₹8984	₹4294	₹739219
136	₹739219	₹13278	₹8932	₹4346	₹734873
137	₹734873	₹13278	₹8880	₹4398	₹730475
138	₹730475	₹13278	₹8827	₹4451	₹726024

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139	₹726024	₹13278	₹8773	₹4505	₹721519
140	₹721519	₹13278	₹8718	₹4560	₹716959
141	₹716959	₹13278	₹8663	₹4615	₹712344
142	₹712344	₹13278	₹8607	₹4671	₹707673
143	₹707673	₹13278	₹8551	₹4727	₹702946
144	₹702946	₹13278	₹8494	₹4784	₹698162
145	₹698162	₹13278	₹8436	₹4842	₹693320
146	₹693320	₹13278	₹8378	₹4900	₹688420
147	₹688420	₹13278	₹8318	₹4960	₹683460
148	₹683460	₹13278	₹8258	₹5020	₹678440
149	₹678440	₹13278	₹8198	₹5080	₹673360
150	₹673360	₹13278	₹8136	₹5142	₹668218
151	₹668218	₹13278	₹8074	₹5204	₹663014
152	₹663014	₹13278	₹8011	₹5267	₹657747
153	₹657747	₹13278	₹7948	₹5330	₹652417
154	₹652417	₹13278	₹7883	₹5395	₹647022
155	₹647022	₹13278	₹7818	₹5460	₹641562
156	₹641562	₹13278	₹7752	₹5526	₹636036
157	₹636036	₹13278	₹7685	₹5593	₹630443
158	₹630443	₹13278	₹7618	₹5660	₹624783
159	₹624783	₹13278	₹7549	₹5729	₹619054
160	₹619054	₹13278	₹7480	₹5798	₹613256
161	₹613256	₹13278	₹7410	₹5868	₹607388

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162	₹607388	₹13278	₹7339	₹5939	₹601449
163	₹601449	₹13278	₹7268	₹6010	₹595439
164	₹595439	₹13278	₹7195	₹6083	₹589356
165	₹589356	₹13278	₹7121	₹6157	₹583199
166	₹583199	₹13278	₹7047	₹6231	₹576968
167	₹576968	₹13278	₹6972	₹6306	₹570662
168	₹570662	₹13278	₹6895	₹6383	₹564279
169	₹564279	₹13278	₹6818	₹6460	₹557819
170	₹557819	₹13278	₹6740	₹6538	₹551281
171	₹551281	₹13278	₹6661	₹6617	₹544664
172	₹544664	₹13278	₹6581	₹6697	₹537967
173	₹537967	₹13278	₹6500	₹6778	₹531189
174	₹531189	₹13278	₹6419	₹6859	₹524330
175	₹524330	₹13278	₹6336	₹6942	₹517388
176	₹517388	₹13278	₹6252	₹7026	₹510362
177	₹510362	₹13278	₹6167	₹7111	₹503251
178	₹503251	₹13278	₹6081	₹7197	₹496054
179	₹496054	₹13278	₹5994	₹7284	₹488770
180	₹488770	₹13278	₹5906	₹7372	₹481398
181	₹481398	₹13278	₹5817	₹7461	₹473937
182	₹473937	₹13278	₹5727	₹7551	₹466386
183	₹466386	₹13278	₹5635	₹7643	₹458743
184	₹458743	₹13278	₹5543	₹7735	₹451008

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185	₹451008	₹13278	₹5450	₹7828	₹443180
186	₹443180	₹13278	₹5355	₹7923	₹435257
187	₹435257	₹13278	₹5259	₹8019	₹427238
188	₹427238	₹13278	₹5162	₹8116	₹419122
189	₹419122	₹13278	₹5064	₹8214	₹410908
190	₹410908	₹13278	₹4965	₹8313	₹402595
191	₹402595	₹13278	₹4865	₹8413	₹394182
192	₹394182	₹13278	₹4763	₹8515	₹385667
193	₹385667	₹13278	₹4660	₹8618	₹377049
194	₹377049	₹13278	₹4556	₹8722	₹368327
195	₹368327	₹13278	₹4451	₹8827	₹359500
196	₹359500	₹13278	₹4344	₹8934	₹350566
197	₹350566	₹13278	₹4236	₹9042	₹341524
198	₹341524	₹13278	₹4127	₹9151	₹332373
199	₹332373	₹13278	₹4016	₹9262	₹323111
200	₹323111	₹13278	₹3904	₹9374	₹313737
201	₹313737	₹13278	₹3791	₹9487	₹304250
202	₹304250	₹13278	₹3676	₹9602	₹294648
203	₹294648	₹13278	₹3560	₹9718	₹284930
204	₹284930	₹13278	₹3443	₹9835	₹275095
205	₹275095	₹13278	₹3324	₹9954	₹265141
206	₹265141	₹13278	₹3204	₹10074	₹255067
207	₹255067	₹13278	₹3082	₹10196	₹244871

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208	₹244871	₹13278	₹2959	₹10319	₹234552
209	₹234552	₹13278	₹2834	₹10444	₹224108
210	₹224108	₹13278	₹2708	₹10570	₹213538
211	₹213538	₹13278	₹2580	₹10698	₹202840
212	₹202840	₹13278	₹2451	₹10827	₹192013
213	₹192013	₹13278	₹2320	₹10958	₹181055
214	₹181055	₹13278	₹2188	₹11090	₹169965
215	₹169965	₹13278	₹2054	₹11224	₹158741
216	₹158741	₹13278	₹1918	₹11360	₹147381
217	₹147381	₹13278	₹1781	₹11497	₹135884
218	₹135884	₹13278	₹1642	₹11636	₹124248
219	₹124248	₹13278	₹1501	₹11777	₹112471
220	₹112471	₹13278	₹1359	₹11919	₹100552
221	₹100552	₹13278	₹1215	₹12063	₹88489
222	₹88489	₹13278	₹1069	₹12209	₹76280
223	₹76280	₹13278	₹922	₹12356	₹63924
224	₹63924	₹13278	₹772	₹12506	₹51418
225	₹51418	₹13278	₹621	₹12657	₹38761
226	₹38761	₹13278	₹468	₹12810	₹25951
227	₹25951	₹13278	₹314	₹12964	₹12987
228	₹12987	₹13144	₹157	₹12987	₹0

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This Key Fact Statement is valid for thirty days from the date of sanction letter. Any change in terms and conditions of the issued sanction letter will lead to reissuance of the Sanction letter and Key Fact statement.

This is to confirm that I/we have been shared a copy of Key Fact Statement (KFS) (including Annual Percentage Rate (APR), charges and repayment schedule) regarding the Loan applied by me/us.

The details of the loan and the content of the Key Fact Statement have been explained to me/us thoroughly and I/We hereby confirm that I/We have read understood and agreed the same.

Accepted :

(All Borrowers Signature)