

Key Facts Statement

Part 1 (Interest rate and Fees/Charges)

1	Loan proposal/Account No.			LNHL50048LX700009340				
2	Type of Loan			HL				
3	Sanctioned Loan amount (in Rupees)			6,23,126.00				
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			Please refer to clause 4 of the loan agreement.				
5	Loan term			180 Months				
6	Installment details							
	Type of installments	Number of EPIs	EPI (in ₹)	Commencement of repayment, post sanction				
	Monthly	180	10,035.00	Please refer to repayment schedule which shall be generated post disbursement.				
7	Interest rate (%) and type (fixed or floating or hybrid)		18.00%, FLOATING					
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
	LTRR	24.10%	-6.10%	18.00%	Please refer to MITC		10,148.00(EPI amount will increase by Rs 113)	192(No. of EPIs will increase by 12)

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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	14,706.31	NA	NA
2	RCU charges	One Time	885.00	NA	NA
3	Valuation charges	One Time	2,360.00	NA	NA
4	Document handling charges	One Time	735.29	NA	NA
5	Legal charges	One Time	4,130.00	NA	NA
6	CERSAI charges	One Time	118.00	NA	NA
7	Total IMD	One Time	3,539.99	NA	NA
10	Annual Percentage Rate (APR) (%)		18.99%		
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	

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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 2.1e.
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
	*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