

Key Facts Statement

Part 1 (Interest rate and Fees/Charges)

DATE : 2025-12-15

1	Loan proposal/Account No.			LNHL30138LX100229943					
2	Type of Loan			HOME LOAN					
3	Sanctioned Loan amount (in Rupees)			3,02,400.00					
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			Full Disbursed Please refer to Loan agreement Clause No.4					
5	Loan term			288 Months					
6	Installment details								
Type of installments		Number of EPIs	EPI (in ₹)	Commencement of repayment, post sanction					
Monthly		288	3,658.00	Please refer to repayment schedule which shall be generated post disbursement.					
7	Interest rate (%) and type (fixed or floating or Semi - Fixed)		14.00%, 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			
LTRR		17.50%	-3.50%	14.00%	Please refer to MITC	3,715.00(EPI amount will increase by Rs 57) 339(No. of EPIs will increase by 51)			

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	Legal Handling charges	One Time	2,360.00	NA	NA
4	Valuation Charges	One Time	4,720.00	NA	NA
5	Document Handling Charges	One Time	7,136.64	NA	NA
6	Legal Charges	One Time	7,670.00	NA	NA
7	CERSAI Charges	One Time	59.00	NA	NA
8	Total IMD	One Time	3,540.00	NA	NA
9	Value Added Services Charges	NA	NA	One Time	1,000.00
10	Insurance charges: Health	NA	NA	One Time	500.00
11	Insurance charges: Property	NA	NA	One Time	900.00
10	Annual Percentage Rate (APR) (%)		15.81%		
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	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 communicated to the customer via a letter through appropriate channel.		
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.N o.	Parameter	Details
1	Sanctioned Loan Amount(in Rupees)	302400.0
2	Loan Term(in years/ months/ days)	288 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 3658 288
(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	14.0%
5	Total Interest Amount to be charged during the entire tenure of the loan as per the rate prevailing on Sanction date. (in Rupees)	749975
6	Fee/ Charges payable (in Rupees)	31131
A	Payable to the RE	28731
B	Payable to the third-party routed through RE	2400
7	Net Disbursed Amount(1-6) (in Rupees)	271269.0
8	Total Amount to be paid by the borrower(Sum of 1 and 5)(in Rupees)	1052375
9	Annual Percentage Rate - Effective annualized interest rate(in percentage)	15.81%
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	₹302,400	₹3,658	₹3,528	₹130	₹302,270
2	₹302,270	₹3,658	₹3,526	₹132	₹302,138
3	₹302,138	₹3,658	₹3,525	₹133	₹302,005
4	₹302,005	₹3,658	₹3,523	₹135	₹301,870
5	₹301,870	₹3,658	₹3,522	₹136	₹301,734
6	₹301,734	₹3,658	₹3,520	₹138	₹301,596
7	₹301,596	₹3,658	₹3,519	₹139	₹301,457
8	₹301,457	₹3,658	₹3,517	₹141	₹301,316
9	₹301,316	₹3,658	₹3,515	₹143	₹301,173
10	₹301,173	₹3,658	₹3,514	₹144	₹301,029
11	₹301,029	₹3,658	₹3,512	₹146	₹300,883
12	₹300,883	₹3,658	₹3,510	₹148	₹300,735
13	₹300,735	₹3,658	₹3,509	₹149	₹300,586
XXX	XXX	XXX	XXX	XXX	XXX
277	₹39,758	₹3,658	₹464	₹3,194	₹36,564
278	₹36,564	₹3,658	₹427	₹3,231	₹33,333
279	₹33,333	₹3,658	₹389	₹3,269	₹30,064
280	₹30,064	₹3,658	₹351	₹3,307	₹26,757
281	₹26,757	₹3,658	₹312	₹3,346	₹23,411
282	₹23,411	₹3,658	₹273	₹3,385	₹20,026
283	₹20,026	₹3,658	₹234	₹3,424	₹16,602
284	₹16,602	₹3,658	₹194	₹3,464	₹13,138
285	₹13,138	₹3,658	₹153	₹3,505	₹9,633
286	₹9,633	₹3,658	₹112	₹3,546	₹6,087
287	₹6,087	₹3,658	₹71	₹3,587	₹2,500
288	₹2,500	₹2,529	₹29	₹2,500	₹0

This Key Fact Statement is valid for thirty working 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)