

KEY FACTS STATEMENT
Part 1 (Interest rate and fees/charges)

1.	Loan proposal/ account No.		Type of Loan	Term 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)	_____ months						
5.	Instalment details							
	Type of instalments	Number of EPIs	EPI (₹)	Commencement of repayment, post sanction				
	Monthly							
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 (Months)	Impact of change in the reference benchmark (for 25 bps change in 'R', change in:)		
					B	S	EPI (₹)	No. of EPIs
					Refer Loan Agreement	Refer Loan Agreement		
					_____	_____		
					_____	_____		
					_____	_____		
8.	Fee/ 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		
(i)	Processing fees	One Time						
(ii)	Insurance charges				One Time			
(iii)	Valuation fees							
(iv)	Any other (please specify)							
	i. Login Fees/ IMD Fees	One Time						
	ii. CERSAI Fees				One Time			
	iii. Stamp Duty Fees				One Time			
9.	Annual Percentage Rate (APR) (%)							



10. Details of Contingent Charges (in ₹ or %, as applicable) Note: GST shall be levied wherever applicable		
(i)	Penal charges (charges levied for non-payment of overdue amount)	_____ p.m. (_____ p.a.) on the overdue amount for the delayed period
(ii)	Penal charges for non-compliance with material terms and conditions (covenants / stipulated conditions) mentioned in the Sanction Letter / Loan Agreement, wherever applicable	_____ on the outstanding loan amount till the date of compliance
(iii)	Cheque Return/bounce charges / ECS/SI/NACH failure Charges	Rs. _____ Per Instance
(iv)	Mandate Cancellation Charges (One-time charge levied in case customer cancels an active mandate instruction for recurring payment(s) and no new mandate is registered)	Rs. _____
(v)	Foreclosure charges	Upto _____ of the principal outstanding Condition: -Loan can be pre-closed only after _____ months from the date of first disbursement (the above condition is not applicable in case of loan sanctioned to an individual for purpose other than business / commercial on a floating rate) Foreclosure charges shall not be levied in the cases of floating rate term loan sanctioned, for purposes other than business, to individual borrowers with or without co-obligant(s).
(vi)	Part pre-payment charges	a) NIL charges – if part pre-payment is equal to _____ of principal outstanding as on 1st of April of given FY b) Upto _____ on remaining loan amount – if part pre-payment is greater than _____ of principal outstanding Conditions: a) No pre-payment is allowed in first 12 months from the date of disbursement b) Part pre-payment amount should be equal to OR greater than total of 3 EMIs c) Up to _____ of Principal amount in a Financial Year can be pre-paid. (the above conditions are not applicable in case of loan sanctioned to an individual for purpose other than business / commercial on a floating rate) Part prepayment charges shall not be levied in the cases of floating rate term loan sanctioned, for purposes other than business, to individual borrowers with or without co-obligant(s).
(vii)	Loan Cancellation Charges	Upto _____ of the loan amount sanctioned or Rs.10,000, whichever is higher Note: Login fee and Processing fee applicable shall be retained and non-refundable. In case of deduction of any fee or charges from disbursal, the borrower needs to pay the same before cancellation.
(viii)	Request for copies of documents of any collateral held with ABCL per instance	Rs. _____ per instance
(ix)	Statement of Account/ Repayment Schedule / any other document/statement	For Physical copy Rs. _____ per request
(x)	List of Documents	Rs. _____ per instance (1st request free)
(xi)	Duplicate No Due Certificate issuance charges	Rs. _____ Per Instance
(xii)	No-Objection Certificate issuance charges	Rs. _____ Per Instance
(xiii)	Charge For Exchanging PDCs, Security Cheques (Per Set) / ECS	Rs. _____ Per Instance

(xiv)	EMI cycle change date	Rs. _____ per instance Note: Interest accrued (from original EMI date to revised EMI date), if any, on account of EMI date change shall be applicable and payable upfront over and above the EMI change date charges
(xv)	Charges for conversion of higher floating rate to lower floating rate (on request from applicants, approval be at sole discretion of ABCL)	Upto _____ of the Loan outstanding
(xvi)	Charges for switching to Fixed rate of interest from Floating rate of interest (on request from applicants of Eligible Loan, approval be at sole discretion of ABCL)	Upto _____ of the principal outstanding amount Note: The facility to switch from floating to fixed will be provided only to eligible borrowers as per RBI Directions
(xvii)	Loan Re-schedulement charges (on request from applicants, approval be at sole discretion of ABCL)	Upto _____ of the Principal outstanding
(xviii)	Property swap charges (on request from applicants, approval to be at sole discretion of ABCL)	Rs. _____
(xix)	CIBIL/Credit report retrieval fee	Rs. _____ per instance for Consumer and Rs. _____ per instance for commercial CIBIL/Credit Report
(xx)	Cheque Re-issuance charges	Rs. _____ per instance
(xxi)	Stamp Duty	As per actual, where applicable
(xxii)	Legal and other statutory charges	As per actual, where applicable
(xxiii)	Filing Financial information with Information Utility (NeSL)	As per actual, where applicable
(xxiv)	Creation charge with ROC	As per actual, where applicable
(xxv)	Custodian Charges / Fee for property documents in closed loans	Rs _____ per month (post 30 days from loan closure date)
(xxvi)	Broken Period Interest	'Broken Period Interest' shall be charged and collected, wherever applicable

Part 2 (Other qualitative information)

1.	Clause of Loan agreement relating to engagement of recovery agents	<p>Engagement of recovery agents:</p> <p>In case of non-payment of the loan amount, interest, and other charges as per the terms of the loan documents, the Lender reserves the right to engage recovery agents / service providers for the purpose of recovering any outstanding / overdue amount and other charges. Lender or its authorized service provider(s) may approach the borrower, co-borrower, and guarantor for the payment of the outstanding /overdue amount and other charges, by way of call(s), SMS(s), email(s), and in person visit(s), in accordance with the Fair Practice code stipulated by the Reserve Bank of India. Notwithstanding anything mentioned hereinabove, in the event of non-payment of the outstanding/ overdue loan amount and other charges by the borrower/ co-borrower/guarantor, the Lender may resort to legal recourse. The Borrower agrees, confirms and understands that the Lender might resort to such legal recourse either directly, or through the Lending Service Provider, or any of its third party agents, officers or collections agencies.</p> <p>The abovementioned clause can be referred in the Loan Agreement under clause no. _____</p> <p>Details of recovery agent(s) authorized to approach the borrower</p> <p>_____</p>
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2.	Clause of Loan agreement which details grievance redressal mechanism	<p>Grievance Redressal Mechanism:</p> <p>Customers who wish to provide feedback or send in their complaint may use the following channels:</p> <ul style="list-style-type: none"> • Call at our Customer Care number between 9:00 am and 7:00 pm from Monday to Sunday: _____ • Email at: _____ _____ for raising Queries/Request _____ for raising Complaints • Write to us at the below mentioned address: _____ _____ <p>'Details of the Grievance Redressal Officer / Principal Nodal Officer along with the details of escalation mechanism and the complaint lodging portal of the Ombudsman are available on the website and branches of the Company. For information on grievance redressal visit: _____</p> <p>The abovementioned clause can be referred in the Loan Agreement under clause no. _____</p>	
3.	Phone number and email id of the nodal grievance redressal officer	<p>Phone No: _____</p> <p>Email Id: _____</p>	
4.	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)	Yes	
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
NA		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	NA	
ii.	Details of LSP acting as recovery agent and authorized to approach the borrower	NA	

Computation of APR

Sr No	Parameter	Details
1.	Sanctioned Loan amount (₹)	
2.	Loan Term (in years/ months/ days)	
	a) No. of instalments for payment of principal, in case of non-equated periodic loans	
	b) Type of EMI	Monthly
	Amount of each EPI (in Rupees) and nos. of EPIs (e.g., no. of EMIs in case of monthly instalments)	
	c) No. of instalments for payment of capitalised interest, if any	
	d) Commencement of repayments, post sanction	_____ days
3.	Interest rate type (fixed or floating or hybrid)	
4.	Rate of Interest	
5.	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (₹)	
6.	Fee/ Charges payable (₹)	
	A Payable to the RE	
	B Payable to third-party routed through RE	
7.	Net disbursed/recieved amount (1-6) (₹)	
8.	Total amount to be paid by the borrower (sum of 1 and 5) (₹)	
9.	Annual Percentage rate- Effective annualized interest rate (%)	
10.	Schedule of disbursement as per terms and conditions	As per Terms and conditions/Special conditions mentioned in sanction letter
11.	Due date of payment of instalment and interest	

