



Annex I – 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	Instalment details								
Type of instalments			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* (Months)		Impact of change in the reference benchmark (for 25 bps change in 'R', change in:)			
				B	S	EPI (₹)	No. of EPIs		
8	Fee/ Charges (An NBFC may disclose the amount net of any taxes such as GST)								
			Payable to the NBFC (A)		Payable to a third party through the NBFC (B)				
			One-time/ Recurring	Amount (in ₹) or Percentage (%) as applicable (Mention frequency, where recurring)	One-time/Recurring	Amount (in ₹) or Percentage (%) as applicable (Mention frequency, where recurring)			
(i)	Processing fees								
(ii)	Insurance charges								
(iii)	Valuation fees								
(iv)	Any other (please specify)								



9	Annual Percentage Rate (APR) (%) (Please refer to the illustration in sub-paragraph (3) of paragraph 29 of these directions)	
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)	

*Fixed reset, other than on account of changes in credit profile

Part 2 (Other qualitative information)

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 (An NBFC may furnish generic email id, provided a response is made within 1 working day)	
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	Blended rate of interest
6	In case of digital loans, following specific disclosures may be furnished:	
(i)	Cooling off / look-up period, in terms of the 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	