Key Facts Statement

Annex A - Part 1 (Interest rate and fees/charges)

1	**Loan proposal/ account No.**		**Type of Loan**	Loan Against Property
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 (in Months)**			
5	**Instalment details**			

Type of instalments	Number of EPIs	EPI (₹)	Commencement of repayment, post sanction
Monthly			

6	**Interest rate (%) P.A. 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
-	-			NA	NA	-	-

8	**Fee/ Charges**				
		Payable to the SFPL (A)		**Payable to a third party through SFPL (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 (Property Insurance & Life Insurance)			One- time	Life Insurance ₹0 Property Insurance ₹0
(iii)	Valuation fees	One time			Total GST ₹0
(iv)	Legal Fee	One time			
(v)	Login Fee/ IMD	One time			
(vi)	Document Fee	One time			
(vii)	Cersai Fee	One time			
(viii)	Total GST Applicable	One time			
	Total				**₹0**
9	**Annual Percentage Rate (APR) %**	0.00%			
10	**Details of Contingent Charges (in ₹ or %, as applicable)**				
(i)	Penal charges, if any, in case of delayed payment				36% P.A.

(ii)	Foreclosure charges / pre - payment charges, if applicable	Floating Rate Home Loans: Nil Floating Rate loans given to individuals (Applicant or Co-Applicant) where the end use is for business purposes: Upto 4% on amount prepaid Floating Rate loans given to non – individuals on the loan structure (Applicant or Co-Applicant): Upto 4% on amount prepaid Fixed Rate loans: Upto 4% on amount prepaid The Company shall not levy any charges where pre-payment is effected at the instance of the company
(iii)	Cheque Bounce Charges	₹ 500 per bounce
(iv)	PDC Swapping Charges	₹ 500 per instance
(v)	Hard Copy SOA	₹ 500 per instance
(vi)	Hard Copy Repayment Schedule	₹ 500 per instance
(vii)	Photocopy of Property Papers	₹ 1,000 per instance
(viii)	Document Retrieval Fee	₹ 1,000 per instance
(ix)	Hard Copy Foreclosure Letter	₹ 1,000 per instance
(x)	Switch Fee (Floating - > Fixed & vice versa)	Up to 2% of principal outstanding
(xi)	CERSAI Fee	If Loan Amount is equal to ₹ 5 lacs or lesser – ₹ 50 per property If Loan Amount is greater than ₹ 5 lacs – ₹ 100 per property
(xii)	Document Custodian Fees	₹ 500
(xiii)	Cancelation Charges	Up to 4% of the Loan Amount
(xiv)	Disbursement Cheque Cancelation & re-issuance	₹ 1,000 per instance
(xv)	Cash Collection Fee	₹ 500 per instance
Please note the GST applicable would be levied on all the above-mentioned charges. *The said Penal Charges are over and above the applicable Rate of Interest. *The said Penal Charges will be subject to GST as per applicable laws on Goods and Service Tax in India, and GST will be charged separately.		

Key Facts Statement		
Annex A - Part 2 (Other qualitative information)		
1	Clause of Loan agreement relating to engagement of recovery agents	The Borrower acknowledges that the Lender may use the services of a recovery agent (“Recovery Agent”) for the recovery of the Facility in case of default. The Recovery Agent shall adhere to the guidelines set forth by RBI, which prohibit the use of intimidation, harassment, or abusive language. The Recovery Agent shall operate within permissible hours as specified by the RBI and any communication for recovery purposes shall be made at a mutually agreed upon location. The Lender shall ensure that the Borrower is informed about the details of the Recovery Agent to be engaged.
2	Clause of Loan agreement with details grievance redressal mechanism	The Borrower acknowledges that the Lender has established a Grievance Redressal Mechanism in accordance with the guidelines set forth by RBI. The Lender’s Board of Directors has laid down the appropriate grievance redressal mechanism within the organization to resolve disputes between SFPL and its customers. The grievance redressal mechanism process is available at https://www.sahayyafinserve.com/wp-content/uploads/2024/04/Greiviance-Redresal-Policy.pdf The Nodal Grievance Redressal Officer shall be as follows Sahayya Finserve Private Limited Mr. Srivatsan Bhaskaran Designation: Grievance Redressal Officer E-mail: grievance.officer@sahayyafinserve.com Mob: +91 9167997605 Address : No.65, Shrinijaya Arcade, 1st Floor, Opp Punjab National Bank, T Dasarahalli, Bangalore- 560057

3	Phone number and email id of the nodal grievance redressal officer	Sahayya Finserve Private Limited Mr. Srivatsan Bhaskaran Designation: Grievance Redressal Officer E-mail: grievance.officer@sahayyafinserve.com Mob: +91 9167997605 Address : No.65, Shrinijaya Arcade, 1st Floor, Opp Punjab National Bank, T Dasarahalli, Bangalore- 560057 Link : https://www.sahayyafinserve.com/wp-content/uploads/2024/04/Greiviance-Redresal-Policy.pdf
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)	Yes
5	Collaborative Lending Arrangements	-
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 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
7	Validity of KFS	3 Days

Key Facts Statement		
Annex B - Computation of APR		
Sr. No.	**Parameter**	**Details (Amount in Rs.)**
1	Sanctioned Loan amount (in Rupees) (Sl no. 2 of the KFS template – Part 1)	
2	Loan Term (in years/ months/ days) (Sl No.4 of the KFS template – Part 1)	
a)	Number of instalments for payment of principal, in case of non- equated periodic loans	
b)	Type of EPI	
	Amount of each EPI	
	Nos. of EPIs (Sl No. 5 of the KFS template – Part 1)	
c)	No. of instalments for payment of capitalised interest, if any	
d)	Commencement of repayments, post sanction (Sl No. 5 of the KFS template – Part 1)	
3	Interest rate type (fixed or floating or hybrid) (Sl No. 6 of the KFS template – Part 1)	
4	Rate of Interest (Sl No. 6 of the KFS template – Part 1)	
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date excluding Pre - EMI Interest Amount	
6	Fee/ Charges payable (in Rupees)	
A	Payable to the RE (Sl No.8A of the KFS template-Part 1)	
B	Payable to third-party routed through RE (Sl No.8B of the KFS template – Part 1)	
7	Net disbursed amount (1-6) (in Rupees)	
8	Total amount to be paid by the borrower (sum of 1 and 5)	
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (Sl No.9 of the KFS template-Part 1)	
10	Schedule of disbursement as per terms and conditions	As Per Sanction Letter
11	Due date of payment of instalment and interest	5th of Every Month

Key Facts Statement				
Annex C - Repayment Schedule under Equated Periodic Instalment for the Sanctioned Loan Amount				
Instalment No	**Outstanding Principal (₹)**	**Principal (₹)**	**Interest (₹)**	**Instalment (₹)**
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-

Key Facts Statement (KFS)			
Acknowledgement			
I/We acknowledge that the details of Key Fact Statement mentioned in Annex A Part-1 (Interest Rates & Fees / Charge), Annex A Part-2 (Other Qualitative Information), Annex B - Computation of APR , Annex C - Repayment Schedule under Equated Periodic Instalment for the Sanctioned Loan Amount have read / been explained to me/us and received the copy of the same. I/We hereby further declare and confirm that all the terms Key Facts Statement (KFS) for the said loan and the loan documents, security documents and all other documents stipulated by the Lender shall be binding on me/us until the clearance of the liabilities under the said Loan.			
Signature Applicant	Signature Co-Applicant	Signature Co-Applicant	Signature Guarantor