

## 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	<b>Disbursal schedule</b> (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 on the 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				
		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				
(ii)	Insurance charges				
(iii)	Valuation fees				
(iv)	Any other (please specify)				
9	Annual Percentage Rate (APR) (%)				
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)				

## 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	601-602, 6th Floor, Windsor, off CST Road, Kalina, Santacruz (East), Mumbai - 400098 Tel No: +91-22- 67544600 E-mail ID: annu.garg@akgroup.co.in
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	Blended rate of interest
	Name of the partner RE along with its proportion of funding	
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	
	(ii) Details of LSP acting as recovery agent and authorized to approach the borrower	

**Annex B****Illustration for computation of APR for Mortgage loans**

<b>Sr. No.</b>	<b>Parameter</b>	<b>Details</b>
1	Sanctioned Loan amount (in Rupees) (SI no. 2 of the KFS template – Part 1)	
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS template – Part 1)	
a)	No. of instalments for payment of principal, in case of non-equated periodic loans	
b)	Type of EPI Amount of each EPI (in Rupees) and nos. of EPIs (e.g., no. of EMI in case of monthly instalments) (SI 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 (SI No. 5 of the KFS template – Part 1)	
3	Interest rate type (fixed or floating or hybrid) (SI No. 6 of the KFS template – Part 1)	
4	Rate of Interest (SI 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 (in Rupees)	
6	Fee/ Charges payable (in Rupees)	
A	Payable to the RE (SI No.8A of the KFS template-Part 1)	
B	Payable to third-party routed through RE (SI 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) (in Rupees)	
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS template-Part 1)	
10	Schedule of disbursement as per terms and conditions	Detailed schedule to be provided
11	Due date of payment of instalment and interest	DDMMYYYY

## Annex C

**Illustrative Repayment Schedule under Equated Periodic Instalment for the  
hypothetical loan illustrated in Annex B**

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	₹ 1,00,000	₹ 380	₹ 1,233	₹ 1,613
2	₹ 99,620	₹ 467	₹ 1,146	₹ 1,613
3	₹ 99,152	₹ 350	₹ 1,263	₹ 1,613
4	₹ 98,802	₹ 395	₹ 1,218	₹ 1,613
5	₹ 98,407	₹ 360	₹ 1,254	₹ 1,613
6	₹ 98,047	₹ 405	₹ 1,209	₹ 1,613
7	₹ 97,643	₹ 369	₹ 1,244	₹ 1,613
8	₹ 97,273	₹ 374	₹ 1,239	₹ 1,613
9	₹ 96,899	₹ 419	₹ 1,195	₹ 1,613
10	₹ 96,481	₹ 384	₹ 1,229	₹ 1,613
11	₹ 96,096	₹ 429	₹ 1,185	₹ 1,613
12	₹ 95,668	₹ 395	₹ 1,219	₹ 1,613
13	₹ 95,273	₹ 400	₹ 1,214	₹ 1,613
14	₹ 94,874	₹ 522	₹ 1,092	₹ 1,613
15	₹ 94,352	₹ 411	₹ 1,202	₹ 1,613
16	₹ 93,941	₹ 455	₹ 1,158	₹ 1,613
17	₹ 93,486	₹ 422	₹ 1,191	₹ 1,613
18	₹ 93,063	₹ 466	₹ 1,147	₹ 1,613
19	₹ 92,597	₹ 434	₹ 1,180	₹ 1,613
20	₹ 92,163	₹ 439	₹ 1,174	₹ 1,613
21	₹ 91,724	₹ 483	₹ 1,131	₹ 1,613
22	₹ 91,242	₹ 451	₹ 1,162	₹ 1,613
23	₹ 90,791	₹ 494	₹ 1,119	₹ 1,613
24	₹ 90,297	₹ 463	₹ 1,150	₹ 1,613
25	₹ 89,834	₹ 469	₹ 1,144	₹ 1,613
26	₹ 89,365	₹ 585	₹ 1,028	₹ 1,613
27	₹ 88,780	₹ 482	₹ 1,131	₹ 1,613
28	₹ 88,298	₹ 525	₹ 1,089	₹ 1,613
29	₹ 87,773	₹ 495	₹ 1,118	₹ 1,613
30	₹ 87,278	₹ 537	₹ 1,076	₹ 1,613
31	₹ 86,740	₹ 508	₹ 1,105	₹ 1,613
32	₹ 86,232	₹ 515	₹ 1,099	₹ 1,613
33	₹ 85,717	₹ 557	₹ 1,057	₹ 1,613
34	₹ 85,161	₹ 528	₹ 1,085	₹ 1,613
35	₹ 84,632	₹ 570	₹ 1,043	₹ 1,613
36	₹ 84,062	₹ 542	₹ 1,071	₹ 1,613
37	₹ 83,520	₹ 549	₹ 1,064	₹ 1,613
38	₹ 82,971	₹ 625	₹ 989	₹ 1,613
39	₹ 82,346	₹ 564	₹ 1,049	₹ 1,613
40	₹ 81,782	₹ 605	₹ 1,008	₹ 1,613
41	₹ 81,177	₹ 579	₹ 1,034	₹ 1,613
42	₹ 80,597	₹ 620	₹ 994	₹ 1,613

43	₹	79,978	₹	594	₹	1,019	₹	1,613
44	₹	79,383	₹	602	₹	1,011	₹	1,613
45	₹	78,781	₹	642	₹	971	₹	1,613
46	₹	78,139	₹	618	₹	995	₹	1,613
47	₹	77,521	₹	658	₹	956	₹	1,613
48	₹	76,864	₹	634	₹	979	₹	1,613
49	₹	76,230	₹	642	₹	971	₹	1,613
50	₹	75,587	₹	744	₹	870	₹	1,613
51	₹	74,844	₹	660	₹	953	₹	1,613
52	₹	74,184	₹	699	₹	915	₹	1,613
53	₹	73,485	₹	677	₹	936	₹	1,613
54	₹	72,808	₹	716	₹	898	₹	1,613
55	₹	72,092	₹	695	₹	918	₹	1,613
56	₹	71,397	₹	704	₹	910	₹	1,613
57	₹	70,694	₹	742	₹	872	₹	1,613
58	₹	69,952	₹	722	₹	891	₹	1,613
59	₹	69,230	₹	760	₹	854	₹	1,613
60	₹	68,470	₹	741	₹	872	₹	1,613
61	₹	67,729	₹	751	₹	863	₹	1,613
62	₹	66,978	₹	843	₹	771	₹	1,613
63	₹	66,136	₹	771	₹	843	₹	1,613
64	₹	65,365	₹	807	₹	806	₹	1,613
65	₹	64,557	₹	791	₹	822	₹	1,613
66	₹	63,766	₹	827	₹	786	₹	1,613
67	₹	62,939	₹	812	₹	802	₹	1,613
68	₹	62,128	₹	822	₹	791	₹	1,613
69	₹	61,306	₹	858	₹	756	₹	1,613
70	₹	60,448	₹	843	₹	770	₹	1,613
71	₹	59,605	₹	878	₹	735	₹	1,613
72	₹	58,727	₹	865	₹	748	₹	1,613
73	₹	57,861	₹	876	₹	737	₹	1,613
74	₹	56,985	₹	958	₹	656	₹	1,613
75	₹	56,028	₹	900	₹	714	₹	1,613
76	₹	55,128	₹	934	₹	680	₹	1,613
77	₹	54,194	₹	923	₹	690	₹	1,613
78	₹	53,271	₹	957	₹	657	₹	1,613
79	₹	52,315	₹	947	₹	666	₹	1,613
80	₹	51,368	₹	959	₹	654	₹	1,613
81	₹	50,409	₹	992	₹	621	₹	1,613
82	₹	49,417	₹	984	₹	630	₹	1,613
83	₹	48,433	₹	1,016	₹	597	₹	1,613
84	₹	47,417	₹	1,009	₹	604	₹	1,613
85	₹	46,408	₹	1,022	₹	591	₹	1,613
86	₹	45,386	₹	1,072	₹	541	₹	1,613
87	₹	44,313	₹	1,049	₹	565	₹	1,613
88	₹	43,265	₹	1,080	₹	533	₹	1,613
89	₹	42,185	₹	1,076	₹	537	₹	1,613
90	₹	41,109	₹	1,107	₹	507	₹	1,613
91	₹	40,002	₹	1,104	₹	510	₹	1,613
92	₹	38,898	₹	1,118	₹	496	₹	1,613
93	₹	37,781	₹	1,148	₹	466	₹	1,613

94	₹	36,633	₹	1,147	₹	467	₹	1,613
95	₹	35,486	₹	1,176	₹	438	₹	1,613
96	₹	34,311	₹	1,176	₹	437	₹	1,613
97	₹	33,134	₹	1,191	₹	422	₹	1,613
98	₹	31,943	₹	1,246	₹	368	₹	1,613
99	₹	30,697	₹	1,222	₹	391	₹	1,613
100	₹	29,475	₹	1,250	₹	363	₹	1,613
101	₹	28,225	₹	1,254	₹	360	₹	1,613
102	₹	26,971	₹	1,281	₹	333	₹	1,613
103	₹	25,690	₹	1,286	₹	327	₹	1,613
104	₹	24,404	₹	1,302	₹	311	₹	1,613
105	₹	23,102	₹	1,329	₹	285	₹	1,613
106	₹	21,773	₹	1,336	₹	277	₹	1,613
107	₹	20,437	₹	1,361	₹	252	₹	1,613
108	₹	19,076	₹	1,370	₹	243	₹	1,613
109	₹	17,706	₹	1,388	₹	226	₹	1,613
110	₹	16,318	₹	1,426	₹	188	₹	1,613
111	₹	14,892	₹	1,424	₹	190	₹	1,613
112	₹	13,469	₹	1,447	₹	166	₹	1,613
113	₹	12,021	₹	1,460	₹	153	₹	1,613
114	₹	10,561	₹	1,483	₹	130	₹	1,613
115	₹	9,078	₹	1,498	₹	116	₹	1,613
116	₹	7,580	₹	1,517	₹	97	₹	1,613
117	₹	6,064	₹	1,539	₹	75	₹	1,613
118	₹	4,525	₹	1,556	₹	58	₹	1,613
119	₹	2,969	₹	1,577	₹	37	₹	1,613
120	₹	1,393	₹	1,393	₹	18	₹	1,613