<table>
<tr><th colspan="8"><u>Key Facts Statement of</u>
Part 1 (Interest rate and fees/charges)</th></tr>
<tr><td>1</td><td>Loan proposal/ account No.</td><td colspan="2"></td><td colspan="2">Type of Loan</td><td colspan="2"></td></tr>
<tr><td>2</td><td colspan="3">Sanctioned Loan amount (in Rupees)</td><td colspan="4"></td></tr>
<tr><td>3</td><td colspan="3">Disbursal schedule
(i) Disbursement in stages or 100% upfront.</td><td colspan="4"></td></tr>
<tr><td></td><td colspan="3">(ii) If it is stage wise, mention the clause of loan agreement having relevant details</td><td colspan="4"></td></tr>
<tr><td>4</td><td colspan="3">Loan term (year/months/days)</td><td colspan="4"></td></tr>
<tr><td>5</td><td colspan="7">Instalment details</td></tr>
<tr><td colspan="2">Type of instalments</td><td colspan="2">Number of EPIs</td><td colspan="2">EPI (₹)</td><td colspan="2">Commencement of repayment, post sanction</td></tr>
<tr><td colspan="2"></td><td colspan="2"></td><td colspan="2"></td><td colspan="2"></td></tr>
<tr><td>6</td><td colspan="3">Interest rate (%) and type (fixed or floating or hybrid)</td><td colspan="4"></td></tr>
<tr><td>7</td><td colspan="7">Additional Information in case of Floating rate of interest</td></tr>
<tr><td rowspan="2">Reference Benchmark</td><td rowspan="2">Benchmark rate (%) (B)</td><td rowspan="2">Spread (%) (S)</td><td rowspan="2">Final rate (%) R = (B) + (S)</td><td colspan="2">Reset periodicity(Months)</td><td colspan="2">Impact of change in the reference benchmark
(for 25 bps change in ‘R’, change in:3)</td></tr>
<tr><td>B</td><td>S</td><td>EPI (₹)</td><td>No. of EPIs</td></tr>
<tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>8</td><td colspan="7">Fee/ Charges</td></tr>
<tr><td colspan="2"></td><td colspan="3">Payable to the RE (A)</td><td colspan="3">Payable to a third party through RE (B)</td></tr>
<tr><td></td><td></td><td>One-time/ Recurring</td><td colspan="2">Amount (in₹) or Percentage(%) as applicable</td><td>One- time /Recurring</td><td colspan="2">Amount (in₹) or Percentage(%) as applicable</td></tr>
<tr><td>i</td><td>Processing fees</td><td></td><td colspan="2"></td><td></td><td colspan="2"></td></tr>
<tr><td>ii</td><td>Insurance charges</td><td></td><td colspan="2"></td><td></td><td colspan="2"></td></tr>
<tr><td>iii</td><td>Valuation fees</td><td></td><td colspan="2"></td><td></td><td colspan="2"></td></tr>
<tr><td>iv</td><td>Any other (please specify)</td><td></td><td colspan="2"></td><td></td><td colspan="2"></td></tr>
<tr><td>9</td><td colspan="2">Annual Percentage Rate (APR) (%)</td><td colspan="5"></td></tr>
<tr><td>10</td><td colspan="7">Details of Contingent Charges (in ₹ or %, as applicable)</td></tr>
<tr><td>i</td><td colspan="4">Penal charges, if any, in case of delayed payment</td><td colspan="3"></td></tr>
<tr><td>ii</td><td colspan="4">Other penal charges, if any</td><td colspan="3"></td></tr>
<tr><td>iii</td><td colspan="4">Foreclosure charges, if applicable</td><td colspan="3"></td></tr>
<tr><td>iv</td><td colspan="4">Charges for switching of loans from floating to fixed rate and vice versa</td><td colspan="3"></td></tr>
<tr><td>v</td><td colspan="4">Any other charges (please specify)</td><td colspan="3"></td></tr>
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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		
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 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		

Computation of APR for Personal loans

Sr. No.	Parameter	Details
1	**Sanctioned Loan amount (in Rupees)**	
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 EPI & Amount of each EPI (in Rupees) and nos. of EPIs	
c)	No. of instalments for payment of capitalised interest, if any	
d)	Commencement of repayments, post sanction	
3	**Interest rate type**	
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 (in Rupees)**	
6	**Fee/ Charges payable (in Rupees)**	
A	Payable to the Abans Finance Private Limited	
B	Payable to third-party routed through Abans Finance Private Limited	
7	**Net disbursed amount (1-6) (in Rupees)**	
8	**Total amount to be paid by the borrower**	
9	**Annual Percentage rate- Effective annualized interest rate (in percentage)**	
10	**Schedule of disbursement as per terms and conditions**	
11	**Due date of payment of instalment and interest**	