

KEY FACT STATEMENT
(.....)

Description of the Borrower	
Name	
S/o, D/o, W/o	
Address / Email / Mobile No.	
PAN	
Age / Constitution	 /

Description of Co-Borrower(s) / Guarantor(s)						
Name	Role	S/o, D/o, W/o	Address / Email / Mobile No.	PAN	Age	Constitution

This Key Fact Statement (KFS) is a summary of key facts of the Loan as per the format prescribed under the Reserve Bank of India's Digital Lending Directions. It must be read together with the Loan/Facility Agreement and Sanction Letter, which shall prevail in case of any conflict.

Annexure I – Part 1: Interest Rate, Fees and Charges

Loan Proposal / Account No.	
Type of Loan	
Sanctioned Loan Amount	
Disbursal Schedule	 Please refer to the clause "Disbursement" of the Loan Agreement.
Loan Term	 months
Instalment Details	Type of Instalments: Number of EPIs: EPI (₹): Commencement of repayment, post sanction:
Interest Rate (%) and Type	 % —
Annual Percentage Rate (APR)	 % Effective annualised interest rate, computed on the net disbursed amount using the IRR approach and reducing balance method.

Fee / Charges (excluding taxes such as GST)			
Particulars	Payable To	One-time / Recurring	Amount (₹)

Details of Contingent Charges	
(In ₹ or %, as applicable — exclusive of taxes/other statutory levies that may be charged to the Borrower, if applicable, as per Government/RBI directives.)	

*Applicable GST and other taxes shall be levied in addition. Interest and charges are subject to change from time to time — please refer to <https://www.lendingkart.com/legal-compliance/schedule-of-charges/> for the applicable Schedule of Charges.

Annexure I – Part 2: Other Qualitative Information

1	Clause of Loan Agreement relating to engagement of recovery agents	Please refer to the clauses "Consequences of Default" and "Appointment of Third Parties by the Lender" of the Loan Agreement.
2	Clause of Loan Agreement detailing the grievance redressal mechanism	Please refer to the clause "Fair Practices Code, Customer Service & Grievance Redressal" of the Loan Agreement.
3	Phone number and email ID of the Nodal Grievance Redressal Officer	Grievance Redressal Officer (GRO): Ketan Sali, Senior Manager – Customer Service · +91-6358874622 (10:30 am–6:00 pm, Mon–Fri excl. public holidays) · grievance.redressal@lendingkart.com Principal Nodal Officer (PNO): Sayanendu Chatterjee, Senior Director · +91-7069087586 (10:30 am–6:00 pm, Mon–Fri excl. public holidays) · nodalofficer@lendingkart.com
4	Whether the loan is, or in future may be, subject to transfer to other REs or securitisation	
5	Collaborative lending arrangement (e.g., co-lending / outsourcing)	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	Digital loan disclosures	Cooling-off period, during which the Borrower shall not be charged any penalty on prepayment of the Loan: The Borrower can prepay the Loan within calendar days from the date of disbursement of the Loan by the Lender, without any prepayment penalty on the entire Loan. Details of the Lending Service Provider (LSP) acting as recovery agent and authorised to approach the Borrower: The list of collection/recovery agencies engaged by Lendingkart is available at https://www.lendingkart.com/thirdparties/ .

Annexure I – Part 3: Computation of Annual Percentage Rate (APR)

1	Sanctioned Loan Amount	
2	Loan Term	 months (..... days)
3	Instalment Details (non-equated periodic loans)	Type of EPI: Amount of each EPI: Number of EPIs: No. of instalments for payment of capitalised interest, if any: Commencement of repayment, post sanction:
4	Interest Rate Type	
5	Rate of Interest	 %
6	Total Interest Amount to be charged during the entire tenor of the Loan, as per the rate prevailing on the sanction date	
7	Fee / Charges Payable	
8	Net Disbursed Amount	
9	Total amount to be paid by the Borrower (sum of Sanctioned Loan Amount and Total Interest Amount)	
10	Annual Percentage Rate — Effective Annualised Interest Rate	 %
11	Schedule of Disbursement, as per terms and conditions	
12	Due Date of Payment of Instalment and Interest	

Annexure I – Part 4: Repayment Schedule

The Repayment Schedule will be shared after disbursement of the Loan and as may be communicated by the Lender to the Borrower from time to time.

Note: The indicative EMI above is calculated on the assumption that the Facility is fully disbursed on the date of the Loan Agreement. In the event of any difference in the disbursement date(s)/amount(s), the Repayment Schedule is subject to change.

Annexure I – Part 5: Description of Loan/Facility

1	Place of Agreement	
2	Date of Agreement	
3	Address of the Branch Office of LFL, and for the purpose of service of Notices	
4	Type of Facility	
5	Purpose	

6	Details of Sanction Letter	Dated: Ref No.:
7	Security — Details of Property and its Description	1. Mortgage over — Property Address: Property Type: Mortgage Type: Area (sq. ft.) of the Property: 2. Guarantee — (when applicable) Type: Name of Guarantor: Address: Amount Guaranteed:
8	Other Conditions	
9	Loan to Value Ratio	 %
10	Disbursement — Mode and Manner of Disbursement of the Facility	
11	Repayment — Mode and Manner of Repayment	 Bank Mandate: · A/c · IFSC · Status:
12	Insurance Premium (if applicable)	
13	Date on which annual outstanding balance statement will be issued	
14	Jurisdiction	

Key Terms Explained

- Dues** shall mean the principal/interest/any charges levied on the loan account which are payable within the period stipulated as per the terms of sanction of the credit facility.
- Overdue** shall mean the principal/interest/any charges levied on the loan account which are payable, but have not been paid within the period stipulated as per the terms of sanction of the credit facility.
- Non-Performing Asset (NPA)** is a loan or an advance where the interest and/or instalment of principal remains overdue for a period of more than 90 days in respect of a term loan.
- Special Mention Account (SMA)** classification: SMA-0 up to 30 days overdue, SMA-1 more than 30 and up to 60 days overdue, SMA-2 more than 60 and up to 90 days overdue; the account is classified NPA on the 91st day of continuous overdue.