

Key Facts Statement							
Part 1 (Interest rate and fees/charges)							
1	Loan proposal/ account No.				Type of Loan		
2	Sanctioned Loan amount (in Rupees)			INR ____			
3	Disbursal schedule					100% upfront	
	1) Disbursement in stages or 100% upfront						
	2) If it is Stage wise, mentioned the clause of loan agreement having relevant details.					NA	
4	Loan Term in (Months) (Weeks) (Bi Weekly)						
5	Instalment details						
Type of instalments		Number of EPIs		EPI (INR)*		Commencement of repayment, post sanction	
6	Interest rate (%) and type (fixed)					____%	
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:3)	
				B	S	EPI (INR)	No. of EPIs
NA	NA	NA	NA	NA	NA	NA	NA
8	Fee/ Charges*						
				Payable to the RE (A)		Payable to a third party through RE (B)	
				One-time/ Recurring	Amount (in INR) or Percentage (%) as applicable	One-time /Recurring	Amount (in INR) or Percentage (%) as applicable
(i)	Processing fees			One-time	Rs.____		
(ii)	Insurance premium					One-time	INR____
(iii)	Broken Period Interest		One-time	INR ____			
(iv)	Documentation Charges		One-time	INR ____			
				(inclusive of GST)			
9	Annual Percentage Rate (APR) (%)*					____%	
10	Details of contingent charges (in Rs. or % as applicable)						
(i)	Penal charges, if any, in case of delayed payment		4% +applicable GST per month on the default EMI				
(ii)	Other penal charges, if any		NA				
(iii)	Prepayment / Foreclosure Charges, if applicable		✓ Less than 6 months will not be eligible for fore closure or part payment.				
			✓ Fore closure charges of 5% + GST is applicable for loans between 6-12 months' tenor.				
			✓ After 12 months – applicable Fore closure charges is 4% + GST				
			✓ Part prepayment charges 4% +GST is applicable.				
(iv)	Charges for switching of loans from floating to fixed rate and vice versa		NA				
(v)	SOA Charges		NA				
(vi)	NACH/e-mandate Bounce Charges		Rs.500+GST				

(vii)	NACH registration Failure charges	NA
(viii)	NACH/e-mandate/ Cheque - Swapping Charges	Rs.1000 + GST
<b>Part 2 (Other qualitative information)</b>		
1	Clause of Loan agreement relating to engagement of recovery agents	NA
2	Clause of Loan agreement which details grievance redressal mechanisms	All queries, complaints or grievances of the Borrower(s) arising in relation to the Loan shall be, primarily, handled and / or resolved by the Lender. However, the Lenders shall endeavour to resolve the queries and complaints of the Borrower(s) as per the applicable guild lines / regulations, as may be issued / revised by RBI and any other appropriate authority, from time to time.
3	Phone number and email id of the nodal grievance redressal officer	Mr. Narayanan, Phone No: +91 7305599014. Email: vnnarayan@ardentcapital.in
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)	Yes
5	In case of lending under collaborative lending arrangements (e.g., co-lending/outsourcing), following additional details may be furnished:	
<b>Name of the originating RE, along with its funding proportion</b>		<b>Name of the partner RE along with its proportion of funding</b>
Not Applicable		Not Applicable
Not Applicable		Not Applicable
6	<b>In case of digital loans, following specific disclosures may be furnished</b>	
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