**KEY FACTS STATEMENT**

## **Part 1 (Interest rate and fees/charges)**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **1** | **Unique Proposal Number** | | | {{kfsUtilityId}} | | | | **Type of Loan** | | | | Loan against securities | |
| **2** | **Facility Value Limit** | | | | | | | ₹{{kfsData.terms.creditLimit.inNumber}}  Facility Value Limit is determined on the basis of the Market Value of Collateral provided by the Borrower(s) and/or the Security Provider(s). Facility Value Limit will be increased or decreased based on addition or withdrawal of Collateral by the Borrower(s) and/or the Security Provider(s).  For the avoidance of doubt, the Facility Value Limit cannot be more than INR 2,00,00,000 (Rupees Two Crores) at any point, unless increased/decreased pursuant to the internal policies of the Lender or Applicable Laws. | | | | | |
| **3** | **Disbursal schedule** | | | | | | | Flexible disbursements.  Disbursements will be made based on the customer's drawdown requests.  *For further clarification, refer to* ***Clause 2.2*** *from the general terms & conditions of loan agreement.* | | | | | |
| **4** | **Loan term (year/months/days)** | | | | | | | {{kfsData.terms.months}} months {{kfsData.terms.days}} days  Loan maturity date: {{kfsData.terms.maturityDate}}  *Can be renewed basis lender’s review* | | | | | |
| **5** | **Installment details** | | | | | | | | | | | | |
| Type of installments | | | Number of EPIs | | EPI (₹) | | | | | Commencement of repayment, post sanction | | | |
| Monthly | | | {{totalInstallments}} | | As per repayment schedule | | | | | 1st of the month immediately following the date of 1st disbursement | | | |
| **6** | **Interest rate (%)** | {{kfsData.interestDetails.interestRate}}% p.a. | | | | **Interest Type** | | | | | Floating | | |
| **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) | | |
| B | | S |
| {{kfsData.interestDetails.referenceBenchmark}} | | | {{kfsData.interestDetails.benchmarkRate}}% | | {{kfsData.interestDetails.spread}}% | | {{kfsData.interestDetails.interestRate}}% p.a. | | | | At such intervals as may be decided by DSP Finance Pvt Ltd | | |
| **8** | **Fee/ Charges** | | | | | | | | | | | | |
|  | | | Payable to DSP Fin (A) | | | | | | Payable to a third party through DSP Fin (B) | | | | |

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| --- | --- | --- | --- | --- |
| Credit Limit | | | ₹{{kfsData.terms.creditLimit.inNumber}} | |
| CreditLimit Words | | | {{kfsData.terms.creditLimit.inWords}} | |
| Term Loan Amount | | | ₹{{kfsData.termLoanDetails.amount}} | |
| Term Loan Tenure (Months) | | | {{kfsData.termLoanDetails.tenure}} | |
| Term Loan EMI Amount | | | ₹{{kfsData.termLoanDetails.emiAmount}} | |
| Term Loan Interest Rate % | | | {{kfsData.termLoanDetails.interestRate}} | |
| Repayment Schedule | | |  | |
|  | | | | |
| Month | EmiAmount | InterestAmount | PrincipleAmount | OutstandingPrinciple |
| {{kfsData.termLoanDetails.repaymentSchedule[0].month}} | {{kfsData.termLoanDetails.repaymentSchedule[0].emiAmount}} | {{kfsData.termLoanDetails.repaymentSchedule[0].InterestAmount}} | {{kfsData.termLoanDetails.repaymentSchedule[0].principalAmount}} | {{kfsData.termLoanDetails.repaymentSchedule[0].outstandingPrice}} |
| {{kfsData.termLoanDetails.repaymentSchedule[1].month}} | {{kfsData.termLoanDetails.repaymentSchedule[1].emiAmount}} | {{kfsData.termLoanDetails.repaymentSchedule[1].InterestAmount}} | {{kfsData.termLoanDetails.repaymentSchedule[1].principalAmount}} | {{kfsData.termLoanDetails.repaymentSchedule[1].outstandingPrice}} |
| {{kfsData.termLoanDetails.repaymentSchedule[2].month}} | {{kfsData.termLoanDetails.repaymentSchedule[2].emiAmount}} | {{kfsData.termLoanDetails.repaymentSchedule[2].InterestAmount}} | {{kfsData.termLoanDetails.repaymentSchedule[2].principalAmount}} | {{kfsData.termLoanDetails.repaymentSchedule[2].outstandingPrice}} |
| {{kfsData.termLoanDetails.repaymentSchedule[3].month}} | {{kfsData.termLoanDetails.repaymentSchedule[3].emiAmount}} | {{kfsData.termLoanDetails.repaymentSchedule[3].InterestAmount}} | {{kfsData.termLoanDetails.repaymentSchedule[3].principalAmount}} | {{kfsData.termLoanDetails.repaymentSchedule[3].outstandingPrice}} |
| {{kfsData.termLoanDetails.repaymentSchedule[4].month}} | {{kfsData.termLoanDetails.repaymentSchedule[4].emiAmount}} | {{kfsData.termLoanDetails.repaymentSchedule[4].InterestAmount}} | {{kfsData.termLoanDetails.repaymentSchedule[4].principalAmount}} | {{kfsData.termLoanDetails.repaymentSchedule[4].outstandingPrice}} |
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