**General Details**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **1** | Date of KFS (T) | {{date\_of\_execution}} | | |
| **2** | Name of Regulated Entity (RE) / Lender | Tata Capital Limited (TCL) | | |
| **3** | KFS Validity | T + 3 Working Days | | |
| **4** | Details of the Borrower/s and  Co-Borrower/s | a) | Name of Borrower | {{full\_name}} |
| b) | Constitution | Individual |
| c) | Address | {{address}} |
| a) | Name of  Co-Borrower | NA |
| b) | Constitution | NA |
| c) | Address | NA |

**Key Facts Statement**

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **1** | **Loan proposal/ account No. / Unique Proposal Number** | | | | | Webtop ID  {{webtopId}} | | | | | **Type of Loan** | | | | | | Loan Against Securities | |
| **2** | **Sanctioned Loan amount (in Rupees)** | | | | | | | | | | {{loan\_amount}} /- \* | | | | | | | |
| **3** | **Disbursal schedule**   1. Disbursement in stages or 100% upfront. 2. If it is stage wise, mention the clause of loan agreement having relevant details | | | | | | | | | | 100% Upfront (Limit will be set up for the entire eligible amount)  The disbursements will be as per the drawdowns done by the customer.  In case of stage wise disbursement, please refer to clauses 2 of the Master Terms & Conditions (Applicable for Loan Against Securities) bearing Registration No. BBE-5/15929/2023. | | | | | | | |
| **4** | **Loan term (year/months/days)** | | | | | | | | | | 12 months | | | | | | | |
| **5** | **Instalment details** | | | | | | | | | | | | | | | | | |
| Type of instalments | | | | | Number of EPIs | | EPI (₹) | | Commencement of repayment, post sanction | | | | | | | | | |
| Monthly | | | | | 12 | | {{epi}}/- \*\* | | 1st of the month immediately following the date of disbursement | | | | | | | | | |
| **6** | **Interest rate (%)** | | | {{rate\_of\_interest}}% p.a. | | | | **Interest Type (fixed or floating or hybrid)** | | | | | | | 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[[1]](#footnote-1)  (Months) | | | | | | Impact of change in the reference benchmark  (for 25 bps change in ‘R’, change in:[[2]](#footnote-2)) | | |
| B | | S | | | | EPI (₹) | | No. of EPIs |
| TCL-STPLR | | {{stlr\_rate\_of\_interest}}% | {{spread\_over\_stlr\_rate\_of\_interest}}% | | | {{rate\_of\_interest}}% p.a. | | | | At such intervals as may be decided by TCL | | | | | | {{epi\_change}}/-  \*\* | | 0 |
| **8** | **Fee/ Charges** | | | | | | | | | | | | | | | | | |
|  | | | | | Payable to TCL(A) | | | | | | | | Payable to a third party through TCL (B) | | | | | |
|  |  | | | | One-time/ Recurring | | Amount (in  ₹) or  Percentage  (%) as applicable | | | | | | One-  time/Recurring | Amount (in ₹) or Percentage (%) as applicable | | | | |
| (i) | Processing fees | | | | One time | | Rs {{processing\_charge}}/- | | | | | | NA | NA | | | | |
| (ii) | Insurance charges | | | | NA | | NA | | | | | | NA | NA | | | | |
| (iii) | Valuation fees | | | | NA | | NA | | | | | | NA | NA | | | | |
| (iv) | Any other | | | | NA | | NA | | | | | | NA | NA | | | | |
| a) | Stamp Duty | | | | NA | | NA | | | | | | One time | Rs {{stamp\_charges}}/- | | | | |
| b) | Document Processing Charges | | | | NA | | NA | | | | | | NA | NA | | | | |
| c) | Pledge Charges -LAS | | | | NA | | NA | | | | | | NA | NA | | | | |
| d) | Lien creation charges-LAS-MF | | | | Recurring | | Rs {{lien\_charges}} per RTA per Lien creation | | | | | | NA | NA | | | | |
| **9** | **Annual Percentage Rate (APR) (%)\*\*** | | | | | | {{apr}}% | | | | | | | | | | | |
| **10** | **Details of Contingent Charges (in ₹ or %, as applicable)** | | | | | | | | | | | | | | | | | |
| **(i)** | **Penal charges, if any, in case of delayed payment** | | | | | | | | **For default in payment of interest and/ or principal amounts - 3% p.m. on defaulted amount. (Annualized Penal Charge of 36%)** | | | | | | | | | |
| **(ii)** | **Other penal charges, if any** | | | | | | | |  | | | | | | | | | |
| **a)** | **For Dishonour of Cheque/ Payment Instrument/ Mandate** | | | | | | | | **Rs. 600/- per instrument per instance** | | | | | | | | | |
| **b)** | **For Mandate Rejection** | | | | | | | | **NIL** | | | | | | | | | |
| **c)** | **For Non creation of security** | | | | | | | | **NIL** | | | | | | | | | |
| (iii) | Foreclosure charges, if applicable | | | | | | | | NIL | | | | | | | | | |
| (iv) | Charges for switching of loans from floating to fixed rate and vice versa | | | | | | | | NIL | | | | | | | | | |
| (v) | Any other charges | | | | | | | |  | | | | | | | | | |
| a) | Collection Charges | | | | | | | | NIL | | | | | | | | | |
| b) | Repossession Charges/Liquidation Charges | | | | | | | | 0.35% of sale consideration + brokerage applicable | | | | | | | | | |
| c) | Lien Invocation/Revocation Charges-LAS-MF | | | | | | | | Rs {{invocation\_charges}} per RTA per Lien Invocation/Revocation | | | | | | | | | |

## Part 2 (Other qualitative information)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 1 | Clause of Loan agreement relating to engagement of recovery agents | | Please refer to clause 15 of the Specific / Enhancement Agreement. | |
| 2 | Clause of Loan agreement which details grievance redressal mechanism | | Please refer to clause 15 of the Specific /Enhancement Agreement. | |
| 3 | Phone number and email id of the nodal  grievance redressal officer | | Name: Ms. Francyna Dias Phone no: 18602676060  Email ID: seniorcroretail@tatacapital.com | |
| 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: | | | |
| 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 |
| NA | | NA | | NA |
| 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 | | | 3 days from date of loan disbursal | |
| (ii) Details of LSP acting as recovery agent and authorized to approach the borrower | | | Name: Volt Money, Address: Ground Floor, EBC Space  3 166, 19th Main Rd, Sector 4, HSR Layout Bengaluru,  Karnataka 560102  Phone no: 8296315607 | |

Notes:

* The amounts are net of taxes such as GST, etc.
* GST, other Government taxes and levies as applicable, will be payable on all fees and charges in this document.
* For the purpose of APR calculation and Repayment Schedule, it has been assumed that the credit facility has been disbursed and fully drawn down on first day of the month in which the credit facility has been sanctioned. The actual interest will be computed from the date of disbursement based on the extent of utilisation of the credit facility.
* For the APR, please refer the calculation of APR given below.
* Disbursement would be post deduction of processing fee, insurance charges and any other applicable charges.
* In case of Overdraft facility customer needs to pay interest on the limit utilized for the first 12 months (or as may be applicable). Any revision in charges shall be updated by the Lender on its website (www.tatacapital.com) or otherwise intimated to the Borrowers.

**Computation of APR**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** |  |
| 1 | Sanctioned Loan amount (in Rupees) ( Sl no. 2 of the KFS – Part 1) | Rs {{loan\_amount}}/- \* |
|  |
| 2 | Loan Term (in years/ months/ days) (Sl No.4 of the KFS – Part 1) | 12 months |
| a) | No. of instalments for payment of principal, in case of non-equated periodic loans | 12 months |
| b) | Type of EPI | Monthly |
| Amount of each EPI (in Rupees) and | Rs {{epi}}/- \*\* |
| nos. of EPIs | 12 |
| (Sl No. 5 of the KFS – Part 1) |  |
| c) | No. of instalments for payment of capitalised interest, if any | NA |
| d) | Commencement of repayments, post sanction (Sl No. 5 of the KFS – Part 1) | 1st of every month |
| 3 | Interest rate type (fixed or floating or hybrid) (Sl No. 6 of the KFS – Part 1) | Floating |
| 4 | Rate of Interest (Sl No. 6 of the KFS – Part 1) | {{rate\_of\_interest}}% p.a. |
| 5 | Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees) | Rs {{total\_interest}}% p.a. \*\* |
| 6 | [[3]](#footnote-3)Fee/ Charges payable (in Rupees) | Rs |
| A | Payable to TCL (Sl No.8A of the KFS-Part 1) | Rs {{payable\_to\_tcl}}/- |
| B | Payable to third-party routed through TCL (Sl No.8B of the KFS – Part 1) | Rs {{stamp\_charges}}/- |
| C | Total GST on all the fees and charges | Rs {{total\_gst}}/- |
| 7 | Net disbursed amount (1-6) (in Rupees) | Rs {{net\_disbursed\_amount}}/- \*\* |
| 8 | Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees) | Rs {{total\_payable\_amount}}/- \*\* |
| 9 | [[4]](#footnote-4)Annual Percentage rate- Effective annualized interest rate (in percentage) (Sl No.9 of the KFS -Part 1) | {{apr}} % |
| 10 | Schedule of disbursement as per terms and conditions | Repayment Schedule |
| 11 | Due date of payment of instalment and interest | Last day every month |

**Repayment Schedule**

Example:

Sanction Amount (in Rupees): {{loan\_amount}}/- \*

Eligible loan Amount (in Rupees): {{loan\_amount}}/- (assumption)

Utilization %: 100% (assumption)

Rate of Interest (p.a): {{rate\_of\_interest}}% p.a.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Instalment No. | Outstanding Principal (in Rupees) | Principal  (in Rupees) | Interest  (in Rupees) | Instalment  (in Rupees) |
| 1 | {{loan\_amount}}/- | - | {{epi}}/- | {{epi}}/- |
| 2 | {{loan\_amount}}/- | - | {{epi}}/- | {{epi}}/- |
| 3 | {{loan\_amount}}/- | - | {{epi}}/- | {{epi}}/- |
| 4 | {{loan\_amount}}/- | - | {{epi}}/- | {{epi}}/- |
| 5 | {{loan\_amount}}/- | - | {{epi}}/- | {{epi}}/- |
| 6 | {{loan\_amount}}/- | - | {{epi}}/- | {{epi}}/- |
| 7 | {{loan\_amount}}/- | - | {{epi}}/- | {{epi}}/- |
| 8 | {{loan\_amount}}/- | - | {{epi}}/- | {{epi}}/- |
| 9 | {{loan\_amount}}/- | - | {{epi}}/- | {{epi}}/- |
| 10 | {{loan\_amount}}/- | - | {{epi}}/- | {{epi}}/- |
| 11 | {{loan\_amount}}/- | - | {{epi}}/- | {{epi}}/- |
| 12 | {{loan\_amount}}/- | {{loan\_amount}}/- | {{epi}}/- | {{last\_instalment}}/- |

**Note:**

* Under this facility, with the maximum loan amount capped at the sanctioned limit. The eligible drawing power will be determined based on the securities pledged, as outlined in Tata Capital Limited's approved list and the Loan to Value (LTV) ratio in accordance with Tata Capital Limited's internal policies.
* Only interest and applicable Charges, if any, need to be paid every month on the amount utilized. The principal amount is to be repaid at the end of the tenure of the Facility.
* The Repayment Schedule and its figures and calculation are as on {{date\_of\_execution}} and may vary based on the applicable date of disbursement.

I confirm that I have thoroughly read and understood the Key Facts Statement

Borrower

1. [↑](#footnote-ref-1)
2. [↑](#footnote-ref-2)
3. [↑](#footnote-ref-3)
4. [↑](#footnote-ref-4)