

EPIMONEY PRIVATE LIMITED

(FORMERLY KNOWN AS URMILA INVESTMENT & SECURITIES (P) LTD.)

REGD.OFF:No. 119, 2nd Floor, Greenways Towers, St. Mary's Road, Abhiramapuram, Chennai - 600018

CIN: U71309TN1995PTC030536

KEY FACT STATEMENT ("KFS")

Date: 26-07-2024

Name of the Lender 1: Epimoney Private Limited (FlexiLoans.com)

Name of the Lender 2: Vivriti Capital Limited (formerly known as Vivriti Capital Private Limited)

Applicant Name: AKSHAY MARYAPPA VYAVAHARE

Sr. No.	PARAMETER	DETAILS
(i)	Total Facility Amount ((a) + (b)) (Amount disbursed/to be disbursed to the Borrower) (In Rupees) Facility Amount Sanctioned by Lender 1: INR 30000/- Facility Amount Sanctioned by Lender 2: INR 270000/-	INR 300000/-
(ii)	Total Interest charged during the entire tenor of the Facility (In Rupees)	INR 80674/-
(iii)	Other up-front charges, if any (In Rupees)	INR 22720/-
	(a) Processing Fees, if any (In Rupees)	INR 10620/-
	(b) Documentation charges, if any (In Rupees)	INR 11800/-
	(c) Health Insurance charges, if any (In Rupees)	INR 0/-
	(d) Life Insurance charges, if any (In Rupees)	INR 0/-
	(e) Stamp duty, if any (In Rupees)	INR 300/-
	(f) Differential interest	INR 0/-
	(g) Charges towards Credit Health Report, if any (In Rupees)	NA
	(h) Charges towards Health and Wellness Package, if any (In Rupees)	NA
(iv)	Net disbursed amount ((i)-(iii)) (In Rupees)	INR 277280/-
(v)	Total amount to be paid by the Borrower (sum of (i), (ii) and (iii)) (In Rupees) *Note: The difference, if any, between the "Total amount to be paid by the Borrower" and the indicative total repayment amount as given under the Repayment Schedule could be due to rounding off of the EMI. We round up the EMI to the nearest rupee.	INR 403394/-
(vi)	Annual Percentage Rate (" APR ") - Effective annualized interest rate (in percentage) (computed on the net disbursed amount using IRR approach and reducing balance method). *Note: APR may change upon the actual date of disbursement.	32.5%
(vii)	Tenor of the Facility (in months)	24

Lender 1- Epimoney Private Limited

Office Address: 7th Floor, South Annexe, Tower 2, One World Centre, 841, Senapati Bapat Marg, Lower Parel, Mumbai – 400 013.

OfficeTel: 022-68219595 Website: <http://www.epimoney.com>

Lender 2- Vivriti Capital Limited

Office Address: Prestige Zackria Metropolitan, No- 200/1-8, 2nd Floor, Block 1, Anna Salai, Chennai-600002.

Tel: 044-40074801 Website: <https://www.vivriticapital.com>

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(viii)	Repayment frequency by the Borrower	Monthly
(ix)	Number of instalments of repayment	24
(x)	Amount of each instalment of repayment (in Rupees)	INR 15861/-
Details about Contingent Charges		
(xi)	Rate of annualized penal charges in case of delayed payments/ any other default (if any)* *Note: Applied monthly on overdue amount for the period of default	48% per annum (p.a.) of overdue amount calculated for the period of default
(xii)	Late Payment Collection Charges (For each payment default)	INR 1,000/- (Plus applicable taxes)
(xiii)	Bounce Charges	INR 750/- (Plus applicable taxes)
(xiv)	Foreclosure Charges (Payable on the principal outstanding amount)	5% (Plus applicable taxes)
(xv)	Rate of annualized other penal charges (if any)	NA
Other disclosures		
(xvi)	Cooling off/look-up period during which Borrower shall not be charged any penalty on prepayment of Facility (in days) Note: Charges as captured under (iii) (a), (iii) (b) and (iii) (d) in this KFS, are non-refundable during the Tenor of the Facility, including Cooling Off Period. Cooling off period shall commence from the date of acceptance of the Facility Agreement.	3
(xvii)	Details of Recovery/ Collections Agencies and authorized to approach the Borrower	List of Collection Agencies can be accessed at: https://flexiloans.com/regulatory

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(xviii)	Name, designation, address and phone number of nodal grievanceredressal officer designated specifically to deal with FinTech/ digital lending related complaints/ issues.	Lender 1: The details of the NGRO's is available at: https://flexiloans.com/regulatory Lender 2: Name : Vivriti Capital Limited Address : Prestige Zackria Metropolitan, No- 200/1-8, 2nd Floor, Block 1, Anna Salai, Chennai-600002. Contact : 044-40074801 Email : grievanceredressal@vivriticapital.com
(xix)	Details of Sourcing Partners (along with their privacy policy)	List of Sourcing Partners is available at: https://flexiloans.com/regulatory

Note: This Facility is being sanctioned by Lender 1 and Lender 2 (collectively "Lenders") pursuant to co-lending framework. Any and all acts to be done by the Lenders shall be carried out by Lender 1, duly authorized to act on behalf of both the Lenders.

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Signed by the Authorised Official of
Lender 1

Name: Pranaali Sawant

Date: 2024-07-26 7:45:28



Signed by the Authorised Official of Lender 1
for and on behalf of Lender 2

Name: Pranaali Sawant

Date: 2024-07-26 7:45:28



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Detailed Repayment Schedule (Indicative)

Installment No.	Outstanding Principal (in Rupees)	Principal (In Rupees)	Interest (In Rupees)	Installment (In Rupees)
1	290139	9861	6000	15861
2	280080.78	10058.22	5802.78	15861
3	269821.4	10259.38	5601.62	15861
4	259356.83	10464.57	5396.43	15861
5	248682.97	10673.86	5187.14	15861
6	237795.63	10887.34	4973.66	15861
7	226690.54	11105.09	4755.91	15861
8	215363.35	11327.19	4533.81	15861
9	203809.62	11553.73	4307.27	15861
10	192024.81	11784.81	4076.19	15861
11	180004.31	12020.5	3840.5	15861
12	167743.4	12260.91	3600.09	15861
13	155237.27	12506.13	3354.87	15861
14	142481.02	12756.25	3104.75	15861
15	129469.64	13011.38	2849.62	15861
16	116198.03	13271.61	2589.39	15861
17	102660.99	13537.04	2323.96	15861
18	88853.21	13807.78	2053.22	15861

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19	74769.27	14083.94	1777.06	15861
20	60403.66	14365.61	1495.39	15861
21	45750.73	14652.93	1208.07	15861
22	30804.74	14945.99	915.01	15861
23	15559.83	15244.91	616.09	15861
24	0	15559.83	311.2	15861

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Lender 1

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