

Key Facts Statement  
Part 1 (Interest rate and fees/charges)

Annx A

1	Loan proposal/ account No.		Type of Loan			
2	Sanctioned Loan amount (in Rupees)					
3	Disbursal schedule					
	(i) Disbursement in stages or 100% upfront.					
	(ii) If it is stage wise, mention the clause of loan agreement having relevant details					
4	Loan term (year/months/days)					
5	Instalment details					
	Type of instalments	Number of EPIs	EPI (₹)	Commencement of repayment, post sanction		
	Fixed EMI					
6	Interest rate (%) and type (fixed or floating or hybrid)					
7	Additional Information in case of Floating rate of interest					
	Reference Benchmark	Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%)	Reset periodicity <sup>2</sup>	Impact of change in the reference benchmark
				$R = (B) + (S)$	(Months)	(for 25 bps change in 'R', change in: <sup>3</sup> )
						EPI(RS.) No of EPIs
	-	-	-			
8	Fee/ Charges <sup>4</sup>					
		Payable to the RE (A)		Payable to a third party through RE (B)		
		One-time/Recurring	Amount (in ₹) or Percentage (%) as	Onetime/Recurri	Amount (in ₹) or Percentage (%) as	
(i)	Processing fees(3000+18% GST)	One time				
(ii)	Insurance charges	-	-			
(iii)	Valuation fees	-	-			
(iv)	Any other (please specify)Document Charges)	One time				
9	Annual Percentage Rate (APR) (%) <sup>6</sup>					
10	Details of Contingent Charges (in ₹ or %, as applicable)					
(i)	Penal charges, if any, in case of delayed payment					
(ii)	Other penal charges, if any	-				
(iii)	Foreclosure charges, if applicable	-				
(iv)	Charges for switching of loans from floating to fixed rate and vice versa					
(v)	Any other charges (please specify)					
Part 2 (Other qualitative information)						
1	Clause of Loan agreement relating to engagement of recovery agents	No recovery agent appoint				
2	Clause of Loan agreement which details grievance redressal mechanism					
3	Phone number and email id of the nodal grievance redressal officer	<a href="mailto:ho@bhagyodayabank.com">ho@bhagyodayabank.com</a>				
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)	No				
5	In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished:	N.A				
	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	In case of digital loans, following specific disclosures may be furnished:		N.A			
(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					
(ii)	Details of LSP acting as recovery agent and authorized to approach the borrower					

Illustration for computation of APR for Retail and MSME loans

Sr No	Parameter	Details
	Sanctioned Loan amount (in Rupees) ( SI no. 2 of the KFS template – Part 1)	
	Loan Term (in years/ months/ days) (SI No.4 of the KFS template – Part 1)	
	No. of instalments for payment of principal, in case of non-equated periodic loans	
	Type of EPI	
	Amount of each EPI (in Rupees) and nos. of EPIs (e.g., no. of EMIs in case of monthly instalments) ( SI No. 5 of the KFS template – Part 1)	
	No. of instalments for payment of capitalised interest, if any	
	Commencement of repayments, post sanction (SI No. 5 of the KFS template – Part 1)	
	Interest rate type (fixed or floating or hybrid) (SI No. 6 of the KFS template – Part 1)	
	Rate of Interest (SI No. 6 of the KFS template – Part 1)	
	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	
	Fee/ Charges payable <sup>8</sup> (in Rupees)	
	Payable to the RE (SI No.8A of the KFS template-Part 1)	
	Payable to third-party routed through RE (SI No.8B of the KFS template – Part 1)	
	Net disbursed amount (1-6) (in Rupees)	
	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	
	Annual Percentage rate- Effective annualized interest rate (in percentage) <sup>10</sup> (SI No.9 of the KFS template-Part 1)	
	Schedule of disbursement as per terms and conditions	
	Due date of payment of instalment and interest	