



KEY FACTS STATEMENT WILL FORM AN INTEGRAL PART OF THE LOAN AGREEMENT BETWEEN ARCHBRIDGE CAPITAL PRIVATE LIMITED (THE "LENDER") AND \_\_\_\_\_ (THE "BORROWER")

Part 1 (Interest rate and fees/charges)

1	Loan proposal/ account No.	(i) Loan Application Reference No. _____ (ii) Sanction Reference No. _____	Type of Loan	Secured Business Loan	
2	Sanctioned Loan amount (in Rupees)		₹ _____/- ( _____ only)		
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		The Secured Business Loan will be disbursed in _____ tranches. Entire Secured Business Loan to be drawn on or before _____ as stipulated under clause no. 2.1.1 of the Loan Agreement		
4	Loan term (year/months/days)		_____ months from date of first disbursement		
5	Instalment details				
Type of instalments		Number of Equated Periodic Installment (EPIs)	Equated Periodic Installment (EPI) (₹)	Commencement of repayment, post sanction	
Monthly				The Borrower(s) shall pay EMI on 5 <sup>th</sup> (fifth) day of subsequent month of disbursal.	
6	Interest rate (%) and type (fixed or floating or hybrid)			Fixed Interest Rate of _____% per annum on the outstanding principal amount of the Secured Business Loan.	
7	Additional Information in case of Floating rate of interest: Not Applicable				
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:)
				B S	EPI (₹) 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 ₹) or Percentage (%) as applicable	One- time/ Recurring	Amount (in ₹) or Percentage (%) as applicable
(i)	Login Fees	One - Time	₹ ..... + GST	NA	NA
(ii)	Processing fees	One - Time	_____% of the Loan + GST	NA	NA
(iii)	Insurance charges, if applicable	NA	NA	One - Time	Actual
(iv)	Legal & Valuation fees	One-Time	₹ ..... + GST	NA	NA
(v)	CERSAI charges	One-Time	₹ ..... + GST	NA	NA



(vi)	Stamp Duty	One-Time	Actuals	NA	NA
(iv)	Any other (please specify)	NA	NA	NA	NA
<b>9</b>	<b>Annual Percentage Rate (APR) (%)</b>				
<b>10</b>	<b>Details of Contingent Charges (in ₹ or %, as applicable)</b>				
(i)	Penal charges, if any, in case of delayed payment			3.00% (three percent) per month on the Default Amount, payable monthly. Applicable taxes extra (wherever applicable).	
(ii)	Other penal charges, if any			3.00 % (three percent) per month (payable monthly) for the time period till such Default is cured and it is levied on the Outstanding Principal Amount for any Event of Default / breach of the terms of the Sanction Letter except for the Payment Default. Applicable taxes extra (wherever applicable)	
(iii)	Foreclosure charges, if applicable			First 12 months = 8.00% (eight percent) of the principal amount prepaid Next 12 months = 6.00% (six percent) of the principal amount prepaid Post 24 months = 4.00% (four percent) of the principal amount prepaid Applicable taxes extra (wherever applicable)	
(iv)	Charges for switching of loans from floating to fixed rate and vice versa <sup>8</sup>			NA	
(v)	Any other charges (please specify)			As per Schedule of charges uploaded on the website <a href="http://www.archbridgecapital.in">www.archbridgecapital.in</a>	

**Part 2 (Other qualitative information)**

1	Clause of Loan agreement relating to engagement of recovery agents	Clause 11 of the Loan Agreement
2	Clause of Loan agreement which details grievance redressal mechanism	Clause 20.8 of the Loan Agreement
3	Phone number and email id of the nodal grievance redressal officer	Phone number: +91-9927776886 Email: <a href="mailto:sahil.goyal@archbridgecapital.in">sahil.goyal@archbridgecapital.in</a>
4	Whether the loan is, or in future maybe, subject to transfer to another REs or securitization (Yes/ No)	Yes



5	In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished: Not Applicable		
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 cooling off/Lookup period available to borrowers for pre-payment. No additional charges only interim period interest will be charged	
(ii)	Details of LSP acting as recovery agent and authorized to approach the borrower	Not applicable	



**Annual Percentage Rate**

<b>Sr. No.</b>	<b>Parameter</b>	<b>Details</b>
1	Sanctioned Loan amount (in Rupees) (Sl. no. 2 of the KFS template – Part 1)	INR _____/-
2	Loan Term (in years/ months/ days) (Sl No.4 of the KFS template – Part 1)	_____ months from first disbursement
a)	No. of instalments for payment of principal, in case of non-equated periodic loans	Not Applicable
b)	Type of EPI Amount of each EPI (in Rupees) and nos. of EPIs (e.g., no. of EMIs in case of monthly instalments) (Sl No. 5 of the KFS template – 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 template – Part 1)	_____
3	Interest rate type (fixed or floating or hybrid) (Sl No. 6 of the KFS template – Part 1)	Fixed
4	Rate of Interest (Sl No. 6 of the KFS template – Part 1)	_____ % per annum on outstanding principal amount
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	_____
6	Fee/ Charges payable (in Rupees)	_____
A	Payable to the RE (Sl No.8A of the KFS template-Part 1)	_____
B	Payable to third-party routed through RE (Sl No.8B of the KFS template – Part 1)	_____
7	Net disbursed amount (1-6) (in Rupees)	_____
8	Total amount to be paid by the borrower (sum of 1 and 5)(in Rupees)	_____
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (Sl. No.9 of the KFS template-Part 1)	_____
10	Schedule of disbursement as per terms and conditions	Detailed schedule to be provided
11	Due date of payment of instalment and interest	



Repayment Schedule under Equated Monthly Instalment for Interest

Instalment No.	OutstandingPrincipal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				