



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
9	<b>Annual Percentage Rate (APR) (%)</b>				
10	<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

Sr. No.	Parameter	Details
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				