

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

1	Loan proposal/ account No.		Type Of Loan					
2	Sanctioned Loan amount (in Rupees)							
3	<b>Disbursal Schedule</b> 1. Disbursement in stages of 100% upfront 2. If it is stage wise, mention the clause of loan agreement having relevant details		<b>PARTIALLY DISBURSED</b>					
			Date	Details	Amount (In Rs.)			
4	Loan term (year/month/days)							
5	<b>Instalment Details</b>							
	Type Of instalments	Number of EPIs	EPI ()	Commencement of repayment, post sanction				
	EMI / Pre EMI			5th of every Month				
6	Interest rate (%) and type (fixed or floating or hybrid)							
7	<b>Additional Information in case of Floating rate of interest</b>							
	Reference Benchmark	Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) $R = (B) + (S)$	Rest periodicity <sup>2</sup> (Months)	Impact of change in the reference benchmark (for 25 bps change in 'R', change in: <sup>3</sup> )		
					B	S	EPI()	No. Of EPIs
	NA	NA	NA	NA	NA	NA	NA	NA
8	<b>Fee/Charges<sup>4</sup></b>							
		Payable to the RE (A)				Payable to a third party through RE (B)		
		One-time/Recurring	Amount (INR) or Percentage (%) as applicable <sup>5</sup>		One-time/Recurring	Amount (INR) or Percentage (%) as applicable <sup>5</sup>		
	CERSAI CHARGES	One Time			One Time			
	TECHNICAL CHARGES	One Time			One Time			
	LEGAL CHARGES	One Time			One Time			
	IHO	One Time			One Time	(Product selection is voluntary and based on customer discretion)		
	TECHNICAL CHARGES	One Time			One Time			
	PROCESSING FEE	One Time			N/A			
	INSURANCE FEE	One Time			One Time			
	BOUNCE CHARGES	One Time			N/A			
	BOUNCE CHARGES	One Time			N/A			
	BOUNCE CHARGES	One Time			N/A			
9	Annual Percentage Rate (APR) (%) <sup>6</sup>							
10	<b>Details of Contingent Charges (in Rs. or %, as applicable)</b>							
(i)	Penal charges, if any, in case of delayed payment				3.0% per Month			
(ii)	Other penal charges, if any				NA			
					<b>Details of Foreclosure and Pre-payment:</b> Prepayment can be made after (12) twelve months and after the payment of (12) twelve Equated Monthly Instalments, the Borrower shall be charged Prepayment Charges of 5% of the total loan outstanding at the time of prepayment of Loan,			

(iii)	Foreclosure charges, if applicable	plus additional taxes as applicable. Additional 5% foreclosure charges will be applied in case the customer wishes to close the loan Within (12) twelve months and before the payment of (12) twelve Equated Monthly Instalments.
(iv)	Charges for switching of loans from floating to fixed rate and vice versa	Not Applicable
(v)	Any other charges (please specify)	<p>(i) towards Stamp Duty as per applicable laws of State concerned</p> <p>(ii) Non-Postal Stamp as per applicable laws of State concerned __towards__</p> <p>(iii) Any expenses incurred towards the agreement, ancillary document, collection, and default.</p> <p>(iv) Non-encumbrance Certificate (as per actuals)</p> <p>(v) Rs. 500/- plus applicable taxes towards Duplicate No Dues Certificate</p> <p>(vi) Rs. 500/- plus applicable taxes towards Copy of Property Papers</p> <p>(vii) Rs. 500/- plus applicable taxes towards Duplicate Annual Account Statement, Provisional Certificate</p> <p>(viii) Rs. 500/- (per month post 60 days from the date of closure of Loan) towards custodial fee for keeping Property documents in closed loan</p> <p>(ix) Rs. 500/- plus applicable taxes towards Loan prepayment /closure (fully) statement</p> <p>(x) Rs. 500/- plus applicable taxes towards each personal visit to customer's place for collection of Dues</p> <p>(xi) Rs. 1000/- and applicable taxes towards Documents retrieval and handling charges</p> <p>(xii) Rs. 500/- plus applicable taxes towards Cheque/ECS /Swapping Charges (per set)</p> <p>(xiii) Rs. 100/- plus applicable taxes towards CERSAI registry</p> <p>(xiv) Rs. 100/- plus applicable taxes towards CERSAI Modification Charges</p> <p>(xv) Rs. 500/- plus applicable taxes towards Failed RTGS transaction and transaction to be reinitiated</p> <p>(xvi) Rs. 100/- and applicable taxes towards CKYC charges</p> <p>(xvii) Asset Insurance Charges as paid by the Lender on actual basis.</p> <p>(xviii) Any other charges paid by the Lender on behalf of the Borrower(s)/Guarantor(s).</p> <p>(xix) Borrower shall reimburse any other Taxes levied on Interest/outstanding by the Central/State Government paid or payable by the Lender</p> <p>(xx) Borrower shall reimburse any other expenses incurred and/or sum paid by the Lender in relation to outstanding</p>

<sup>2</sup> Fixed reset, other than on account of changes in credit profile

<sup>3</sup> Please refer circular '[Reset of Floating Interest Rate on Equated Monthly Instalments \(EMI\) based Personal Loans' dated August 18, 2023](#)

<sup>4</sup> REs may disclose the amount net of any taxes such as GST

<sup>5</sup> Mention frequency, where recurring

<sup>6</sup> Please refer to the illustration in Annex B

## Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents	Refer to Loan Agreement (Declaration, clause-7.4)
2	Clause of Loan agreement which details grievance redressal mechanism	Refer to Loan Agreement (Declaration, clause-10)
3	Phone number and email id of the nodal grievance redressal officer <sup>7</sup>	nodalofficer@fusionfin.com Direct no. 011-46646634 Toll-free 18001021080
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
As applicable		As applicable
		Blended rate of interest
		As applicable
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	Not Applicable
(ii)	Details of LSP acting as recovery agent and authorized to approach the borrower	Not Applicable

<sup>7</sup> RE may furnish generic email id, provided a response is made within 1 working day

### Illustration for computation of APR for Retail and MSME loans

Sr.No	Parameter	Details
1	Sanctioned Loan amount (in Rupees) (SI no. 2 of the KFS template - Part 1)	
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS template - Part 1)	
a)	No. of instalments for payment of principal, in case of non-equated periodic loans	
b)	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)	
c)	No. of instalments for payment of capitalised interest, if any	Not Applicable
d)	Commencement of repayments, post sanction (SI No. 5 of the KFS template - Part 1)	30 days
3	Interest rate type (fixed or floating or hybrid) (SI No. 6 of the KFS template - Part 1)	Fixed
4	Rate of Interest (SI No. 6 of the KFS template - Part 1)	
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 <sup>8</sup> (in Rupees)	
A	Payable to the RE (SI No.8A of the KFS template-Part 1)	Refer 8 A above
B	Payable to third-party routed through RE (SI No.8B of the KFS template - Part 1)	Refer 8 B above
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) <sup>10</sup> (SI No.9 of the KFS template-Part 1)	
10	Schedule of disbursement as per terms and conditions	RPS to be provided
11	Due date of payment of instalment and interest	5th of every Month

<sup>8</sup> Where such charges cannot be determined prior to sanction, REs may indicate an upper ceiling

<sup>9</sup> The difference in repayment amount calculated from the total of instalments given under the detailed repayment schedule i.e., Rs. 23,280 (=970\*24) vis-à-vis the amount of Rs.23,274 (Rs.20,000 (loan amount) + Rs.3,274 (Interest charges) mentioned under (8) is due to rounding off the instalment amount of Rs.969.73 to Rs.970 under the detailed repayment schedule

<sup>10</sup> Computed on net disbursed amount using IRR approach and reducing balance method

### Illustrative Repayment Schedule under Equated Periodic Instalment for the hypothetical loan illustrated in Annex B

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
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