

Key Facts Statement							
Part 1 (Interest rate and fees/charges)					(KFS No. - XXXX/X/XXXXXXX)		
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			(i) % Upfront (ii) NA			
4	Loan term (year/months/days)		Months				
5	Installment details						
Type of installments		Number of EPIs		EPI (Rs.)	Commencement of repayment, post sanction		
Monthly					The date of commencement of EMI shall be the day of the month following the month in which the disbursement has been completed.		
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 (%) $R = (B) + (S)$	Reset periodicity (Months)		Impact of change in the reference benchmark (for 25 bps change in 'R', change in)	
				B	S	EPI (Rs.)	No. of EPIs
DMI HFC PLR				Na	No		
8	Fee/ Charges						
	Payable to the RE (A)				Payable to a third party through RE (B)		
	One-time/ Recurring		Amount (in Rs.) or Percentage (%) as applicable		One- time/Recurring	Amount (in Rs.) or Percentage (%) as applicable	
(i) Processing fees	One - Time						
(ii) Insurance charges					One - Time		
(iii) Legal + Valuation fees							
(iv) Any other	One - Time						
9	Annual Percentage Rate (APR) (%)						
10	Details of Contingent Charges (in Rs. or %, as applicable)						
(i)	Penal charges, if any, in case of delayed payment		24 % p.a. on Overdue Amount				
(ii)	Other penal charges, if any		NA				
(iii)	Foreclosure charges, if applicable		1) Null, in the case of property is in the name of individual and the loan purpose is housing loan. In case the property is in the name of non-individual entity, it will be consider as a business purpose loan and the foreclosure charges shall be 5% + GST on the principal outstanding of the loan amount. 2) 5% + GST of principal outstanding or amount to be prepaid, in the case of property is in the name of individual and the loan purpose is Business. 3) 5% + GST of principal outstanding or amount to be prepaid, if the loan is under a fixed Rate of Interest.				

(iv)	Charges for switching of loans from floating to fixed rate and vice versa	1) Nil charges on principal outstanding loan amount for conversion from Fixed rate of interest to Adjustable Interest Rate. 2) 1% + GST charge on principal outstanding loan amount for conversion from Adjustable Interest Rate to Fixed rate of interest.
(v)	Any other charges (please specify)	1% + GST charge on principal outstanding loan amount for reduction in Rate of Interest on customer request.

Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents	Refer Article 11 of the loan agreement.
2	Clause of Loan agreement which details grievance redressal mechanism	Refer to clause 14 of MITC.
3	Phone number and email id of the nodal grievance redressal officer	Mr.Rohan Upadhyay, DMI Housing Finance Private Limited Express Building, 3rd Floor, 9-10, Bahadur Shah Zafar Marg, New Delhi-110002 Phone no 011-49834444 Email ID: dmi@dmihousingfinance.in
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		Blended rate of interest
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	Within 2 days from date of loan disbursement.
	(ii) Details of LSP acting as recovery agent and authorized to approach the borrower	Not Applicable

Computation of APR

Sr.No.	Parameter	Details
1.	Sanctioned Loan amount (in Rupees)	
2.	Loan Term (in years/ months/ days)	Months
a)	No. of instalments for payment of principal, in case of nonequated periodic loans	
b)	Type of EPI Amount of each EPI (in Rupees) nos. of EPIS	Monthly
c)	No. of instalments for payment of capitalised interest, if any	
d)	Commencement of repayments, post sanction	The date of commencement of EMI shall be the day of the month following the month in which the disbursement have been completed.
3.	Interest rate type	Floating
4.	Rate of Interest	
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	
B.	Payable to third-party routed through RE	
7.	Net disbursed amount (in Rupees)	
8.	Total amount to be paid by the borrower (in Rupees)	
9.	Annual Percentage rate- Effective annualized interest rate (in percentage)	
10.	Schedule of disbursement as per terms and conditions	Upfront upon, completion of the Disbursement Conditions*
11.	Due date of payment of instalment and interest	

* For the purpose of APR computation, the entire amount is assumed to be disbursed upfront.

** The actual due date of payment of instalment and interest will be decided upon disbursement and funds debited from DMI HFC's bank account.

Illustrative Repayment Schedule under Equated Periodic Instalment for the loan

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