

## Key Facts Statement

### Part 1 (Rate of Interest and Fees/Charges)

1	Date				
2	Unique Proposal No		Type of Loan		
3	Loan Account Number				
4	Sanctioned Loan Amount				
5	Disbursal Schedule				
6	Loan Term (in months)				
7	Installment Details				
	Type of installments	Number of installments	Amount (₹)	Commencement of repayments, post sanction	
	EMI (Monthly)				
8	Interest Rate and Type				
	Fee/ Charges				
		Payable to the SPHM (A)		Payable to a third party through SPHM (B)	
	Name	One-time/ Recurring	Amount	One-time/ Recurring	Amount
(i)	Processing Fees	One-Time	₹ 2.5 % (including GST)	NA	NA
(ii)	Life Insurance Amount		NA	One-Time	Based on premium
(iii)	Login Fee Paid	One-Time	Actual	NA	NA

(iv)	Title Opinion Charges			One-Time	Actual
(v)	Valuation Charges			One-Time	Actual
9	<b>Annual Percentage Rate (APR) (inclusive of additional Fee/Charges)</b>	<a href="https://www.sphm.co.in/apr-calculator">https://www.sphm.co.in/apr-calculator</a>			
10	<b>Details of Contingent Charges</b>				
(i)	Photocopy of Title documents	₹ 250/- per request			
(ii)	NACH/ ECS/ SI /Cheque bounce charges	₹ 295 /- per bounce			
(iii)	Foreclosure charges, if applicabssle	Home Loan: Nil; LAP: 2% + GST			
(iv)	Charges for switching of loans from floating to fixed rate and vice versa	Not Applicable			
(v)	Dunning letter/ Demand Notice/ Legal Notice	Actual expenses incurred			
(vi)	Legal Expenses for Recovery	Actual			
(vii)	Reschedulement request	₹ 250 /- per request			

## Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents	NA
2	Clause of Loan agreement which details grievance redressal mechanism	<a href="https://www.sphm.co.in/fair-practice-code">https://www.sphm.co.in/fair-practice-code</a>
3	Phone number and email id of the nodal grievance redressal officer	Miss Swati Rawat +91 9607954711 <a href="mailto:grievance@sphm.co.in">grievance@sphm.co.in</a>
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)	Yes/No
5	Collaborative lending arrangements	
	Name of the originating RE, along with its funding proportion	Name of the partner RE along with its proportion of funding
	NA	NA
		Blended rate of interest
		NA
6	In case of digital loans, following specific disclosures may be furnished:	
(i)	Cooling off/look-up period	NA
(ii)	Details of LSP acting as recovery agent and authorized to approach the borrower	NA

## Computation of APR

Sr No	Parameter	Details
1	Sanctioned Loan Amount	
2	Loan Term (in months)	
(i)	Number of installments for payment of principal, in case of non equated periodic loans (months)	
(ii)	Type of EMI (Equated Monthly Installment)	
(iii)	Amount of each EMI and Nos. of EMIs	
(iv)	Number of installments for payment of capitalised interest, if any	NA
(v)	Commencement of repayments, post sanction	
3	Interest rate type	Fixed
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	
6	Fee/ Charges payable	
(i)	Payable to the SPHM	
(ii)	Payable to a third party through SPHM	
7	Net disbursed amount	
8	Total amount to be paid by the borrower	
9	Annual Percentage rate- Effective annualized interest rate (inclusive of additional Fee/Charges)	
10	Schedule of disbursement as per terms and conditions	
11	Due date of payment of Installment and interest	

### Repayment Schedule (Indicative)

Sr No	Installment Amount	Interest Amount	Principal Amount	Principal Due	Interest Rate
1	₹ 69.00/-	₹ 69.00/-	₹ 0.00/-	₹ 300000.00/-	%
2	₹ 9290.00/-	₹ 5250.00/-	₹ 4040.00/-	₹ 295960.00/-	%
3	₹ 9290.00/-	₹ 5179.00/-	₹ 4111.00/-	₹ 291849.00/-	%
4	₹ 9290.00/-	₹ 5107.00/-	₹ 4183.00/-	₹ 287666.00/-	%
5	₹ 9290.00/-	₹ 5034.00/-	₹ 4256.00/-	₹ 283410.00/-	%
6	₹ 9290.00/-	₹ 4960.00/-	₹ 4330.00/-	₹ 279080.00/-	%
7	₹ 9290.00/-	₹ 4884.00/-	₹ 4406.00/-	₹ 274674.00/-	%
8	₹ 9290.00/-	₹ 4807.00/-	₹ 4483.00/-	₹ 270191.00/-	%
9	₹ 9290.00/-	₹ 4728.00/-	₹ 4562.00/-	₹ 265629.00/-	%
10	₹ 9290.00/-	₹ 4649.00/-	₹ 4641.00/-	₹ 260988.00/-	%
11	₹ 9290.00/-	₹ 4567.00/-	₹ 4723.00/-	₹ 256265.00/-	%
12	₹ 9290.00/-	₹ 4485.00/-	₹ 4805.00/-	₹ 251460.00/-	%
13	₹ 9290.00/-	₹ 4401.00/-	₹ 4889.00/-	₹ 246571.00/-	%
14	₹ 9290.00/-	₹ 4315.00/-	₹ 4975.00/-	₹ 241596.00/-	%
15	₹ 9290.00/-	₹ 4228.00/-	₹ 5062.00/-	₹ 236534.00/-	%
16	₹ 9290.00/-	₹ 4139.00/-	₹ 5151.00/-	₹ 231383.00/-	%
17	₹ 9290.00/-	₹ 4049.00/-	₹ 5241.00/-	₹ 226142.00/-	%
18	₹ 9290.00/-	₹ 3957.00/-	₹ 5333.00/-	₹ 220809.00/-	%
19	₹ 9290.00/-	₹ 3864.00/-	₹ 5426.00/-	₹ 215383.00/-	%
20	₹ 9290.00/-	₹ 3769.00/-	₹ 5521.00/-	₹ 209862.00/-	%
21	₹ 9290.00/-	₹ 3673.00/-	₹ 5617.00/-	₹ 204245.00/-	%
22	₹ 9290.00/-	₹ 3574.00/-	₹ 5716.00/-	₹ 198529.00/-	%
23	₹ 9290.00/-	₹ 3474.00/-	₹ 5816.00/-	₹ 192713.00/-	%
24	₹ 9290.00/-	₹ 3372.00/-	₹ 5918.00/-	₹ 186795.00/-	%
25	₹ 9290.00/-	₹ 3269.00/-	₹ 6021.00/-	₹ 180774.00/-	%

26	₹ 9290.00/-	₹ 3164.00/-	₹ 6126.00/-	₹ 174648.00/-	%
27	₹ 9290.00/-	₹ 3056.00/-	₹ 6234.00/-	₹ 168414.00/-	%
28	₹ 9290.00/-	₹ 2947.00/-	₹ 6343.00/-	₹ 162071.00/-	%
29	₹ 9290.00/-	₹ 2836.00/-	₹ 6454.00/-	₹ 155617.00/-	%
30	₹ 9290.00/-	₹ 2723.00/-	₹ 6567.00/-	₹ 149050.00/-	%
31	₹ 9290.00/-	₹ 2608.00/-	₹ 6682.00/-	₹ 142368.00/-	%
32	₹ 9290.00/-	₹ 2491.00/-	₹ 6799.00/-	₹ 135569.00/-	%
33	₹ 9290.00/-	₹ 2372.00/-	₹ 6918.00/-	₹ 128651.00/-	%
34	₹ 9290.00/-	₹ 2251.00/-	₹ 7039.00/-	₹ 121612.00/-	%
35	₹ 9290.00/-	₹ 2128.00/-	₹ 7162.00/-	₹ 114450.00/-	%
36	₹ 9290.00/-	₹ 2003.00/-	₹ 7287.00/-	₹ 107163.00/-	%
37	₹ 9290.00/-	₹ 1875.00/-	₹ 7415.00/-	₹ 99748.00/-	%
38	₹ 9290.00/-	₹ 1746.00/-	₹ 7544.00/-	₹ 92204.00/-	%
39	₹ 9290.00/-	₹ 1614.00/-	₹ 7676.00/-	₹ 84528.00/-	%
40	₹ 9290.00/-	₹ 1479.00/-	₹ 7811.00/-	₹ 76717.00/-	%
41	₹ 9290.00/-	₹ 1343.00/-	₹ 7947.00/-	₹ 68770.00/-	%
42	₹ 9290.00/-	₹ 1203.00/-	₹ 8087.00/-	₹ 60683.00/-	%
43	₹ 9290.00/-	₹ 1062.00/-	₹ 8228.00/-	₹ 52455.00/-	%
44	₹ 9290.00/-	₹ 918.00/-	₹ 8372.00/-	₹ 44083.00/-	%
45	₹ 9290.00/-	₹ 771.00/-	₹ 8519.00/-	₹ 35564.00/-	%
46	₹ 9290.00/-	₹ 622.00/-	₹ 8668.00/-	₹ 26896.00/-	%
47	₹ 9290.00/-	₹ 471.00/-	₹ 8819.00/-	₹ 18077.00/-	%
48	₹ 9290.00/-	₹ 316.00/-	₹ 8974.00/-	₹ 9103.00/-	%
49	₹ 9262.00/-	₹ 159.00/-	₹ 9103.00/-	₹ 0.00/-	%

I hereby confirm that I have understood the Terms & Conditions mentioned in the Key Fact Statement and accept the same for processing the loan.

Borrower Signature :

Date :

- Note: This Key Fact Statement (KFS) shall remain valid for a period of three (3) working days from the date of issuance. If the borrower does not communicate acceptance of the terms and conditions within the said period, this KFS shall lapse and shall cease to be valid for processing of the loan application. Any subsequent processing of the loan application shall be subject to issuance of a fresh KFS and reassessment of the applicable terms and conditions.
- All pages must be signed by the borrower.