

EPIMONEY PRIVATE LIMITED

(FORMERLY KNOWN AS URMILA INVESTMENT & SECURITIES (P) LTD.)

REGD. OFF: NO.119, 2ND FLOOR, GREENWAYS TOWERS, ST. MARY'S ROAD, ABHIRAMAPURAM,
CHENNAI – 600 018

CIN: U71309TN1995PTC030536

Key Facts Statement (KFS)

Annex A

Part 1 (Interest rate and fees/charges)

1	Loan proposal/ account No.	[]	Type of Loan	Term Loan (MITC)			
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	100% upfront					
4	Loan term (year/months/days)	[] months					
5	Installment details						
	Type of installments	Number of EPIs ¹	EPI (₹)	Commencement of repayment, post sanction			
	Monthly	[]	Rs. [] /-	[]			
6	Interest rate (%) and type (fixed/flat or floating/reducing or hybrid)	[] % Flat					
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) ¹		Impact of change in the reference benchmark (for 25 bps change in 'R', change in:) ²
					B	S	EPI (₹) No. of EPIs
	NA	NA	NA	NA	NA	NA	NA NA
8	Fee/ Charges ³						
		Payable to the RE (A)			Payable to a third party through RE (B)		
		One-time/ Recurring	Amount (in ₹) or Percentage (%) as applicable ⁴		One-time/Recurring	Amount (in ₹) or Percentage (%) as applicable ⁵	

¹ EPI(s) are also called as EMI(s)

¹ Fixed reset, other than on account of changes in credit profile

² Please refer circular 'Reset of Floating Interest Rate on Equated Monthly Instalments (EMI) based Personal Loans' dated August 18, 2023

³ REs may disclose the amount net of any taxes such as GST

⁴ Mention frequency, where recurring

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(i)	Processing fees (including applicable taxes)	One-time	[]	NA	NA
(ii)	Insurance charges (if any)	NA	NA	One-time	[]
(iii)	Charges towards Credit Health Report (if any) (Inclusive of taxes)	One-time	[]	One-time	[]
(iv)	Charges towards Health and Wellness Package (if any)(Inclusive of taxes)	One-time	[]	One-time	[]
(v)	Valuation fees	NA	NA	NA	NA
(vi)	Stamp Duty Charges	NA	NA	One-time	[]
(vii)	Documentation Charges	One-time	[]	NA	NA
Total Amount (Sum of i to vii)		-	INR []	-	INR []
9	Annual Percentage Rate (APR) (%) ⁵		[] %		
10	Details of Contingent Charges (in ₹ or %, as applicable)				
(i)	Penal charges, if any, in case of delayed payment			Upto 36% p.a. applied on the EMI/s overdue amount/s for the prorated tenor of days in default	
(ii)	Cheque bounce charges, per instance			INR 750/-	
(iii)	Late Payment Collections Charges, per instance			INR 1,000/- payable after 3 days of the Due Date for initiating collection proceedings	
(iv)	Foreclosure charges, if applicable (Plus, applicable taxes payable on the Principal Outstanding amount that is proposed to be foreclosed before the expiry of the Due Date)			5% of principal loan outstanding amount	
(v)	Other Penal charges			NA	

⁵ Please refer to the illustration in Annex B

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Part 2 (Other qualitative information)

1	Clause of Loan Agreement relating to engagement of recovery agents	Appointment of recovery agents: Lender shall undertake peaceful and lawful recovery of the outstanding dues owed by the Borrower and may outsource the same to an agent on behalf of the Lender. An updated list of such recovery agents is easily accessible at: https://flexiloans.com/regulatory Said clause can be referred as clause 9 of the Loan Agreement
2	Clause of Loan Agreement which details grievance redressal mechanism	Rights of Borrower: The Borrower, in case of any grievance or queries in regard to the Facility or Lender, may contact the concerned authorities as mentioned in the: Grievance Redressal Mechanism: https://flexiloans.com/grievance-redressal-mechanism on the Lender's website Said clause can be referred as clause 10 of the Loan Agreement
3	Phone number and email id of the nodal grievance redressal officer	Name: Ms. Pranaali Sawant Phone: 8879758863 Email: nodal.grievance@epimoney.com
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 collaboration lending agreement (e.g., co-lending/outsourcing), following additional details may be furnished ⁶ :	

⁶ Disclaimer: Co-lending of Loan would be at the discretion of the Partner RE to accept or reject Loans post their due diligence. However, this shall not affect the ROI of the Loan during its tenure.

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Name of the origination RE, along with its funding proportion	Name of the partner RE along with its proportion of funding	Blended rate of interest
Epimoney Private Limited	Partner RE ⁷	As mentioned in Annexure A Part 1 Point 6 hereinabove.
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 changed any penalty on repayment of loan (Note: Charges as captured under (8) (i), (8) (iii) and (8) (viii) in this KFS, are non-refundable during the Tenor of the Facility, including Cooling Off Period. Cooling off period shall commence from the date of acceptance of the Facility Agreement.)	3 days
(ii)	Details of LSP acting as recovery agent and authorized to approach the borrower	None

Annex B

Illustration for computation of APR for Retail and MSME loans

Sr. No.	Parameter	Details
1	Sanctioned Loan Amount (in Rupees) (SI no. 2 of KFS template – Part 1)	Rs. [] /-
2	Loan Term (in years/ month/ days) (SI no. 4 of KFS template – Part 1)	[]
a)	No. of installments for payment of principal, in case of non-equated periodic loans	NA
b)	Type of EPI Amount of each EPI (in Rupees) and Nos. of EPIs (e.g., no. of EMIs in case of monthly installments) (SI No. 5 of the KFS template – Part 1)	Monthly Rs [] /- []
c)	No. of installments for payment of capitalised interest, if any	NA
d)	Commencement of repayments, post sanction (SI No. 5 of the KFS template – Part 1)	[]
3	Interest rate type (fixed/flat or floating/reducing or hybrid) (SI No. 6 of the KFS template – Part 1)	Flat
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)	Rs. [] /-

⁷ DCB Bank India Limited and the funding proportion shall be as per the pre-determined ratio agreed between Epimoney Private Limited and the Partner RE.

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6	Fee/ Charges payable -(in Rupees) ⁸	Rs. [] /-
A	Payable to the RE (SI No.8A of the KFS template-Part 1)	Rs. [] /-
B	Payable to third-party routed through RE (SI No.8B of the KFS template – Part 1)	Rs. [] /-
7	Net disbursed amount (1-6) (in Rupees)	Rs. [] /-
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees) ⁹	Rs. [] /-
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS template-Part 1) ¹⁰	[] %
10	Schedule of disbursement as per terms and conditions	One time and upfront.
11	Due date of payment of installment and interest ¹¹	4th of the next month or 4th of the next to next month from the date of disbursement.

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

⁹ The difference in repayment amount calculated from the total of installments given under the detailed repayment schedule i.e., ₹ [] (= [] * 24) vis-à-vis the amount of ₹ [] (₹ [] (loan amount) * ₹ [] (Interest charges) mentioned under (8) is due to rounding off the installment amount of ₹ [] to ₹ [] under the detailed repayment schedule

¹⁰ Computed on net disbursed amount using IRR approach and reducing balance method.

¹¹ Instalment start date will be computed as follows (illustration):

i) If the loan is disbursed on or prior to 15th October, with the EMI due date on the 4th of each month, the first installment will be due on the 4th November. For the first installment, there shall be no Pre-EMI Interest applicable, the interest in this case will be calculated from the disbursement date until the 3rd November.

ii) If the loan is disbursed on or post 16th October, with the EMI due date on the 4th of each month, the first installment will be due on the 4th December. In this case, the Pre-EMI Interest will be calculated from the disbursement date until the 3rd November (the EMI payment cycle start date) and shall be payable along with the first installment due on 4th December.

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KEY FACTS STATEMENT

मुख्य तथ्यों का विवरण

Annex A

अनुलग्नक A

Part 1 (Interest rate and fees/charges)

भाग 1 (ब्याज दर और शुल्क / व्यय)

Date: _____

तिथि

1	Loan proposal/ account No./Unique Proposal Number लोन प्रस्ताव / खाता संख्या / अद्वितीय प्रस्ताव संख्या	[●]	Type of Loan लोन का प्रकार	Term Loan (MITC) टर्म लोन (MITC)
2	Sanctioned Loan amount (in Rupees) स्वीकृत लोन राशि (रुपये में)		[●] /-	
3	Disbursal schedule वितरण अनुसूची (i) Disbursement in stages or 100% upfront. (i) चरणों में वितरण या 100% अप्रफ्रंट (ii) If it is stage wise, mention the clause of loan agreement having relevant details (ii) यदि यह चरणों में है, लोन अनुबंध के खंड जिसमें इससे सम्बंधित विवरण उपलब्ध है, उसका उल्लेख करें		100% upfront 100% अग्रिम	
4	Loan term (year/months/days) लोन अवधि (वर्ष/माह/दिन)		[●] months	
5	Instalment details किश्तों का विवरण			
Type of instalments किश्तों के प्रकार		Number of EPIs ईपीआई की संख्या ¹	EPI (₹) ईपीआई (₹)	Commencement of repayment, post sanction भुगतान का आरम्भ,स्वीकृति के बाद
Monthly/ प्रत्येक माह		[●]	Rs. [●] /-	[●]
6	Interest rate (%) and type (fixed or floating or hybrid) ब्याज दर (%) और प्रकार (फिक्स्ड या फ्लोटिंग या हाइब्रिड)		[●] % Flat	
7	Additional Information in case of Floating rate of interest फ्लोटिंग ब्याज दर होने पर अतिरिक्त सूचना			

¹ EPI(s) are also called as EMI(s) (EPI(s) को EMI(s) भी कहा जाता है।)

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Reference Benchmark सम्बंधित बेंचमार्क		Benchmark rate (%) (B) बेंचमार्क दर (%) (बी)	Spread (%) (S) स्प्रेड (%) (एस)	Final rate (%) अंतिम दर (%) R = (B) + (S) आर = (बी)+(एस)	Reset periodicity (Months) रिसेट करने की अवधि (माह) ²		Impact of change in the reference benchmark (for 25 bps change in 'R', change in:) संदर्भित बेंच मार्क पर बदलाव का प्रभाव (‘आर’ में 25 बीपीएस बदलने पर,) ³	
NA		NA	NA	NA	NA	NA	NA	NA
8	Fee/ Charges शुल्क/व्यय ⁴							
			Payable to the RE (A) आरई को देय (ए)			Payable to a third party through RE (B) आरई के द्वारा तीसरे पक्ष को देय (बी)		
		One-time/ Recurring एकल/बार बार	Amount (in ₹) or Percentage (%) as applicable राशि (₹) में या प्रतिशत (%) में जैसा लागू ⁵		Onetime/Recurring एकल/बार बार	Amount (in ₹) or Percentage (%) as applicable (₹) में या प्रतिशत (%) में जैसा लागू ⁵		
(i)	Processing fees (including applicable taxes) प्रोसेसिंग शुल्क (लागू करों सहित)	One-time एक बार का	[●]		NA	NA		
(ii)	Insurance charges (if any) बीमा शुल्क (यदि कोई हो)	NA	NA		One-time एक बार का	[●]		
(iii)	Charges towards Credit Health Report (if any)(Inclusive of Taxes) क्रेडिट स्वास्थ्य रिपोर्ट शुल्क (यदि कोई हो) (करों सहित) ⁶	One-time एक बार का	[●]		One-time एक बार का	[●]		
(iv)	Charges towards Health and Wellness Package (if any)(Inclusive of Taxes) स्वास्थ्य और कल्याण पैकेज शुल्क	One-time एक बार का	[●]		One-time एक बार का	[●]		

² Fixed reset, other than on account of changes in credit profile (फिक्स्ड रिसेट, क्रेडिट प्रोफाइल में बदलाव के अलावा)

³ Please refer circular 'Reset of Floating Interest Rate on Equated Monthly Instalments (EMI) based Personal Loans' dated August 18, 2023 (कृपया 18 अगस्त, 2023 की तिथि वाली 'समांतर मासिक किश्तों (EMI) आधारित व्यक्तिगत लोन पर फ्लोटिंग ब्याज दर का रिसेट' पर जारी परिपत्र का संदर्भ लें।)

⁴ REs may disclose the amount net of any taxes such as GST (REs किसी भी कर जैसे GST सहित कर के बाद राशि का खुलासा कर सकते हैं।)

⁵ Mention frequency, where recurring (आवर्ती होने पर, कृपया आवृत्ति का उल्लेख करें।)

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	(यदि कोई हो) (करों सहित)				
(v)	Valuation fees मूल्यांकन शुल्क	NA	NA	NA	NA
(vi)	Stamp Duty Charges स्टांप ड्यूटी शुल्क	NA	NA	One-time एक बार का	[●]
(vii)	Documentation Charges (Inclusive of Taxes) दस्तावेजीकरण शुल्क (करों सहित)	One-time एक बार का	[●]	NA	NA
Total Amount (Sum of i to vii) कुल राशि (i से vii तक का योग)		-	INR [●]	-	INR [●]
9	Annual Percentage Rate (APR) (%) वार्षिक प्रतिशत दर (APR) (%) ⁶ [●] %				
10	Details of Contingent Charges (in ₹ or %, as applicable) आकस्मिक शुल्क का विवरण (₹ में या % में जैसा भी लागू हो)				
(i)	Penal charges, if any, in case of delayed payment दंड शुल्क, यदि कोई, देरी से भुगतान किये जाने पर			Upto 36% p.a. applied on the EMI/s overdue amount/s for the prorated tenor of days in default 36% प्रति वर्ष तक लागू किया गया EMI/ बकाया राशि पर, डिफॉल्ट में दिनों के समानुपाती अवधियों के लिए	
(ii)	Bounce Charges बाउंस शुल्क			INR 750/-	

(iii)	Late Payment Collections Charges, per instance (देर से भुगतान संग्रह शुल्क, प्रति घटना)			INR 1,000/- payable after 3 days of the Due Date for initiating collection proceedings INR 1,000/- नियत तिथि के 3 दिनों बाद संग्रह प्रक्रिया शुरू करने के लिए	
(iv)	Foreclosure charges, if applicable (Plus, applicable taxes payable on the Principal Outstanding amount that is proposed to be foreclosed before the expiry of the Due Date) पूर्व-निपटान शुल्क, यदि लागू हो (इसके अतिरिक्त, बकाया राशि पर लागू कर, जिसे निर्धारित तिथि से पहले पूर्व-निपटान किया जाना प्रस्तावित है)			5% of principal loan outstanding amount मुख्य लोन बकाया राशि का 5%	
(v)	Other Penal charges अन्य दंडात्मक शुल्क			NA	

⁶ Please refer to the illustration in Annex B (कृपया Annex B में उदाहरण का संदर्भ लें।)

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Part 2 (Other qualitative information) भाग 2 (अन्य गुणात्मक जानकारी)

1	<p>Clause of Loan agreement relating to engagement of recovery agents</p> <p>कर्ज समझौते की धारा जो रिकवरी एजेंट्स की नियुक्ति से संबंधित है</p>	<p>Appointment of recovery agents:</p> <p>Lender shall undertake peaceful and lawful recovery of the outstanding dues owed by the Borrower and may outsource the same to an agent on behalf of the Lender. An updated list of such recovery agents is easily accessible at: https://flexiloans.com/regulatory</p> <p>Said clause can be referred as clause 9 of the Loan Agreement</p> <p>रिकवरी एजेंटों की नियुक्ति:</p> <p>ऋणदाता उधारकर्ता द्वारा बकाया राशि की शांतिपूर्ण और कानूनी रूप से वसूली करेगा और इसे ऋणदाता की ओर से एजेंट को आउटसोर्स कर सकता है। ऐसे रिकवरी एजेंटों की अद्यतन सूची निम्नलिखित लिंक पर आसानी से उपलब्ध है: https://flexiloans.com/regulatory</p> <p>उक्त धारा को लोन समझौते की धारा 9 के रूप में संदर्भित किया जा सकता है।</p>
2	<p>Clause of Loan agreement which details grievance redressal mechanism</p> <p>कर्ज समझौते की धारा जो शिकायत निवारण तंत्र का विवरण करती है</p>	<p>Rights of Borrower:</p> <p>The Borrower, in case of any grievance or queries in regard to the Facility or Lender, may contact the concerned authorities as mentioned in the:</p> <p>Grievance Redressal Mechanism: https://flexiloans.com/grievance-redressal-mechanism on the Lender's website</p> <p>Said clause can be referred as clause 10 of the Loan Agreement</p> <p>उधारकर्ता के अधिकार:</p> <p>यदि उधारकर्ता को किसी भी प्रकार की शिकायत या सुविधा से संबंधित कोई प्रश्न हो, या ऋणदाता में से किसी के खिलाफ, तो वह संबंधित प्राधिकृत अधिकारियों से संपर्क कर सकता है।</p> <p>इन्हें ऋणदाता की वेबसाइट पर https://flexiloans.com/regulatory पर पहुंचा जा सकता है,</p>

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		उक्त धारा को लोन समझौते की धारा 10 के रूप में संदर्भित किया जा सकता है।
3	Phone number and email id of the nodal grievance redressal officer नोडल शिकायत निवारण अधिकारी का फ़ोन नंबर और ईमेल आईडी	GRO For Epimoney Private Limited Name: Ms. Pranaali Sawant Phone: 8879758863 Email: nodal.grievance@epimoney.com नाम: श्रीमती प्रणाली सावंत फोन: 8879758863 ईमेल: nodal.grievance@epimoney.com
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No) क्या कर्ज वर्तमान में या भविष्य में अन्य आरई या सिक्योरिटाइजेशन के लिए स्थानांतरित किया जा सकता है (हाँ/ नहीं)	Yes हाँ
5	In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished: सहकारी ऋण व्यवस्थापन के तहत उधारी की स्थिति में (उदाहरण, सह-ऋण/आउटसोर्सिंग), निम्नलिखित अतिरिक्त विवरण प्रस्तुत किए जा सकते हैं: ⁷	
Name of the originating RE, along with its funding proportion मूल आरई का नाम, उसके फंडिंग अनुपात के साथ		Name of the partner RE along with its proportion of funding पार्टनर आर ई का नाम उसके अनुपातिक फंडिंग के साथ
Epimoney Private Limited		Partner RE (भागीदार आरई) ⁸
		Blended rate of interest मिली जुली ब्याज दर As mentioned in Annexure A Part 1 Point 6 hereinabove. (जैसा कि ऊपर मुख्य तथ्यों का विवरण भाग 1 बिंदु 6 में उल्लेख किया गया है।)
6	In case of digital loans, following specific disclosures may be furnished:	

⁷ Disclaimer: Co-lending of Loan would be at the discretion of the Partner RE to accept or reject Loans post their due diligence. However, this shall not affect the ROI of the Loan during its tenure. (अस्वीकरण: ऋण का सह-ऋण देने वाला भागीदार अपने उचित परिश्रम के बाद ऋण स्वीकार या अस्वीकार करने के लिए आरई के विवेक पर होगा। हालांकि, इससे उसकी अवधि के दौरान लोन का आरओआई प्रभावित नहीं होगा।)

⁸ DCB Bank India Limited and the funding proportion shall be as per the pre-determined ratio of funding agreed between Epimoney Private Limited and the Partner RE (डीसीबी बैंक इंडिया लिमिटेड और फंडिंग अनुपात एपिमनी प्राइवेट लिमिटेड और पार्टनर आरई के बीच सहमत वित्त पोषण के पूर्व-निर्धारित अनुपात के अनुसार होगा।)

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	डिजिटल लोन होने पर , निम्न विशेष उद्घोषणायें की जा सकती हैं:	
(i)	<p>Cooling off/look-up period, in terms of RE's board approved policy, during which borrower shall not be charged any penalty on repayment of loan (Note: Charges as captured under (8) (i), (8) (iii) and (8) (viii) in this KFS, are non-refundable during the Tenor of the Facility, including Cooling Off Period. Cooling off period shall commence from the date of acceptance of the Facility Agreement.)</p> <p>कूलिंग ऑफ/लुक-अप अवधि, RE के बोर्ड द्वारा अनुमोदित नीति के अनुसार, जिसमें उधारकर्ता से लोन की पुनः भुगतान पर कोई दंड नहीं लिया जाएगा (नोट: इस KFS में (8) (i), (8) (iii) और (8) (viii) के तहत कैप्चर किए गए शुल्क, सुविधा की अवधि के दौरान, जिसमें कूलिंग ऑफ अवधि भी शामिल है, गैर-वापसी योग्य होंगे। कूलिंग ऑफ अवधि सुविधा समझौते की स्वीकृति की तिथि से प्रारंभ होगी।)</p>	<p>3 days</p> <p>3 दिन</p>
(ii)	<p>Details of LSP acting as recovery agent and authorized to approach the borrower</p> <p>एलएसपी का विवरण जो कि एक वसूली एजेंट की तरह कार्य कर रहा है और लोन कर्ता तक पहुँच बनाने के लिये अधिकृत है</p>	None

Annex B

Computation of APR एपीआर की गणना

S.No. क्रम संख्या	Parameter मापदंड	Details विवरण
1	Sanctioned Loan Amount (in Rupees) (SI No. 2 of the KFS template- Part 1) स्वीकृत लोन राशि (रु में) (केएफएस टेम्पलेट क्रम संख्या 2 -भाग 1)	Rs. [●] /-
2	Loan Term (months) (SI No.4 of the KFS template- Part 1) लोन अवधि (वर्षों /महीनों /दिनों में) (केएफएस टेम्पलेट क्रम संख्या 4 -भाग 1)	[●]
a)	No. of instalments for payment of principal, in case of non- equated periodic loans मूल धन के भुगतान के लिये किश्तों की संख्या , गैर - इक्वेटेड पीरियाडिक लोन के सन्दर्भ में	NA
b)	Type of EPI ईपीआई का प्रकार Amount of each EPI (in Rupees) and ईपीआई की राशि (रु में) और Nos. of EPIs (e.g., no. of EMIs in case of monthly installments) संख्या ईपीआई की (*उदाहरण , मासिक किश्तों के सन्दर्भ में ईएमआई की संख्या) (SI No. 5 of the KFS template- Part 1) (केएफएस टेम्पलेट क्रम संख्या 5 -भाग 1)	<p>Monthly (मासिक) Rs [●] /-</p> <p>[●]</p>

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c)	No. of installments for payment of capitalized interest, if any कैपिटलाइज्ड ब्याज के भुगतान की किश्तों की संख्या , यदि कोई है	NA
d)	Commencement of repayments, post sanction (SI No. 5 of the KFS template- Part 1) भुगतान की शुरुआत , स्वीकृत के बाद (केएफएस टेम्पलेट क्रम संख्या 5 -भाग 1)	[●]
3	Interest rate type (fixed or floating or hybrid) (SI No. 6 of the KFS template- Part 1) ब्याज दर का प्रकार (फिक्स्ड या फ्लोटिंग या हाइब्रिड) (केएफएस टेम्पलेट क्रम संख्या 6 -भाग 1)	Fixed फिक्स्ड
4	Rate of Interest (SI No. 6 of the KFS template- Part 1) ब्याज दर (केएफएस टेम्पलेट क्रम संख्या 6 -भाग 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) स्वीकृति की तारीख के समय चल रही ब्याज दर के अनुसार लोन के पूरी अवधि के दौरान लगाया गया कुल ब्याज (रु में)	Rs. [●] /-
6	Fee/ Charges payable (in Rupees) शुल्क /व्यय देय (रु में) ⁹	Rs. [●] /-
A	Payable to the RE (SI No. 8A of the KFS template- Part 1) आरई को देय (केएफएस टेम्पलेट क्रम संख्या 8 ए-भाग 1)	Rs. [●] /-
B	Payable to third- party routed through RE (SI No. 8B of the KFS template- Part 1) आरई के माध्यम से तीसरे पक्ष को देय (केएफएस टेम्पलेट क्रम संख्या 8 बी -भाग 1)	Rs. [●] /-
7	Net disbursed amount (1-6) (in Rupees) कुल वितरित राशि (1-6) (रु में)	Rs. [●] /-
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees) ¹⁰ लोन कर्ता द्वारा भुगतान की जाने वाली कुल राशि (1 और 5 का योग)(रु में)	Rs. [●] /-

⁹ Where such charges cannot be determined prior to sanction, REs may indicate an upper ceiling (जहाँ ऐसे शुल्कों को स्वीकृति से पहले निर्धारित नहीं किया जा सकता, REs एक उच्चतम सीमा निर्दिष्ट कर सकते हैं।)

¹⁰ The difference in repayment amount calculated from the total of installments given under the detailed repayment schedule i.e., ₹ [●] (= [●] * 24) vis-à-vis the amount of ₹ [●] (₹ [●] (loan amount) * ₹ [●] (Interest charges) mentioned under (8) is due to rounding off the installment amount of ₹ [●] to ₹ [●] under the

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9	Annual Percentage rate - Effective annualized interest rate (in percentage) (SI No. 9 of the KFS template- Part 1) वार्षिक प्रतिशत दर - प्रभावी वार्षिक ब्याज दर (प्रतिशत में) (केएफएस टेम्पलेट क्रम संख्या 9-भाग 1) ¹¹	[●] %
10	Schedule of disbursement as per terms and conditions नियमों और शर्तों के अनुसार वितरण की अनुसूची	One time and upfront. (एक बार और पहले)
11	Due date of payment of installment and interest किश्त और ब्याज के भुगतान के देने की नियत तिथि ¹²	4th of the next month or 4th of the next to next month from the date of disbursement. (संवितरण की तारीख से अगले महीने की 4 या अगले से अगले महीने की 4 तारीख)

detailed repayment schedule (भुगतान राशि में अंतर, जो विस्तृत पुनर्भुगतान कार्यक्रम के तहत दी गई किश्तों के कुल से गणना की गई है, अर्थात् ₹ [●] (= [●] * 24) बनाम ₹ [●] (₹ [●] (लोन राशि) * ₹ [●] (ब्याज शुल्क)) (8 के तहत उल्लिखित), यह किश्त राशि ₹ [●] को ₹ [●] तक गोल करने के कारण है।)

¹¹ Computed on net disbursed amount using IRR approach and reducing balance method (नेट वितरित राशि पर IRR दृष्टिकोण और घटते संतुलन विधि का उपयोग करके गणना की गई।)

¹² Instalment start date will be computed as follows (illustration):

- i) If the loan is disbursed on or prior to 15th October, with the EMI due date on the 4th of each month, the first installment will be due on the 4th November. For the first installment, there shall be no Pre-EMI Interest applicable, the interest in this case will be calculated from the disbursement date until the 3rd November.
- ii) If the loan is disbursed on or post 16th October, with the EMI due date on the 4th of each month, the first installment will be due on the 4th December. In this case, the Pre-EMI Interest will be calculated from the disbursement date until the 3rd November (the EMI payment cycle start date) and shall be payable along with the first installment due on 4th December. किस्त की शुरुआत की तिथि निम्नलिखित प्रकार से गणना की जाएगी (उदाहरण):

i) अगर लोन 15 अक्टूबर को या उससे पहले डिस्बर्स किया जाता है, तो हर महीने की 4 तारीख को ईएमआई की देय तिथि के साथ, पहली किस्त 4 नवंबर को देय होगी। पहली किस्त के लिए, कोई प्री-ईएमआई ब्याज लागू नहीं होगा, इस मामले में ब्याज की गणना डिस्बर्समेंट की तिथि से 3 नवंबर तक की जाएगी।

ii) अगर लोन 16 अक्टूबर को या उसके बाद डिस्बर्स किया जाता है, तो प्रत्येक महीने की 4 तारीख को ईएमआई देय तिथि के साथ, पहली किस्त 4 दिसंबर को देय होगी। इस मामले में, प्री-ईएमआई ब्याज की गणना डिस्बर्समेंट तिथि से 3 नवंबर (ईएमआई भुगतान चक्र शुरू होने की तारीख) तक की जाएगी और 4 दिसंबर को देय पहली किस्त के साथ देय होगी।

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KFS Acknowledgement by the Borrower

1. I hereby declare that I can read and understand English and accordingly confirm and acknowledge the content, terms & conditions of the Key Facts Statement.
2. I hereby confirm and declare that I have consented the Key Facts Statement after understanding the terms, commercials mentioned in Annexure A and the calculations mentioned in Annexure B to the Key Facts Statement and its implications thereto.
3. I further confirm and declare that I have executed this acknowledgement without any undue influence, coercion, misrepresentation or fraud and I have given this acknowledgement with my free consent and will.

Signature of the Deponent

उधारकर्ता द्वारा केएफएस पावती

1. मैं एतद्वारा घोषणा करता हूँ कि मैं अंग्रेजी पढ़ और समझ सकता हूँ और तदनुसार मुख्य तथ्य कथन की सामग्री, नियम और शर्तों की पुष्टि और स्वीकृति करता हूँ।
2. मैं एतद्वारा पुष्टि करता हूँ तथा घोषणा करता हूँ कि मैंने अनुबंध ए में उल्लिखित शर्तों, वाणिज्यिकों तथा अनुबंध बी में उल्लिखित गणनाओं तथा उसके निहितार्थों को समझने के पश्चात् मुख्य तथ्य कथन पर सहमति व्यक्त की है।
3. मैं आगे पुष्टि करता हूँ तथा घोषणा करता हूँ कि मैंने इस पावती को बिना किसी अनुचित प्रभाव, दबाव, गलत बयानी या धोखाधड़ी के निष्पादित किया है तथा मैंने यह पावती अपनी स्वतंत्र सहमति तथा इच्छा से दी है।

उधारगृहीता के हस्ताक्षर

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

Sr. No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Installment (in Rupees)
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
7	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
9	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
10	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
11	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
12	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
13	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
14	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
15	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
16	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
17	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
18	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
19	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
20	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
21	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
22	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
23	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
24	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>