

KEY FACTS STATEMENT (KFS)

Date:	
Borrower:	
Borrower Address:	
Sanction Amount :	
Loan Account no :	
Lead Id:	

Sr. No.	Parameter	Details
i	Loan Facility amount Sanctioned (in Rupees)	Up to and not exceeding Rs. _____ /- (Rupees _____ Only) in aggregate
ii	Lender	M/s. Savitri Capital Limited (SCL) (CIN: U65921PB1985PLC006393) (PAN AABCP4482F) Registered office : MCB-2033A, First Floor, Mall Road, opposite The Pizzano, Bathinda, Punjab 151001
iii	Borrower's Name, address, legal constitution.	M/s _____ , (PAN: _____) (CIN: _____) a Private Limited company incorporated under the provisions of the Companies Act, 1956/2013 or is a partnership firm registered under Partnership Act of 1932 or is a sole proprietorship having its office address at _____ _____ _____
iv	Co-Borrower's Name & Address	1. Mr./Mrs. _____ Address: _____ _____ _____

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		2. Mr./Mrs. _____ Address: _____ _____ _____ 3. Mr./Mrs. _____ Address: _____ _____ _____
v	Type of Loan	Secured Business Loan/ Unsecured Business Loan
vi	Purpose	Expansion of Business/ Asset Purchase/ Working Capital
vii	Total interest charge during the entire tenor of the loan (in Rupees)	
viii	Other up-front charges, if any (break-up of each component to be given below) (in Rupees)	
ix	Processing fees, if any (in Rupees)	Rs _____/- plus applicable Goods and Service taxes.
x	Insurance charges, if any (in Rupees)	
xi	Others (if any) (in Rupees) (details to be provided)	
xii	Total Facility amount Disbursed (in Rupees)	On Demand of Borrower subject to approval of Lender. Invoice amount disburse in the account as agreed with the borrower.
xiii	Total amount to be paid by the borrower (in Rupees)	
xiv	Annual Percentage Rate - Effective annualized interest rate (in percentage) (computed on net disbursed amount using IRR approach and reducing balance method)	

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xv	Tenor of the Loan (in months)	_____ months
xvi	Repayment frequency by the borrower	_____ EMI's along with _____ % interest
xvii	Number of installments of repayment for each invoice	_____ EMI's on Monthly basis throughout the loan tenure. Along with Interest : _____ % p.a.
xviii	Amount of each installment of repayment (in Rupees)	Amount of sanctioned against each invoice(s)
xix	Prepayment Charges*	Any pre-payment within the 1 year from the date of this agreement shall attract penalty of 7% p.a. of the amount prepaid. And after 1 year from the date of this agreement 5% p.a. of the amount prepaid for the subsequent years
Details about Contingent Charges		
xx	Rate of annualized penal charges in case of delayed payments (if any)	36 % p.a. of defaulted amount in addition to Regular interest rate for any Event of Default/breach of terms of this Agreement or Sanction Letter on the loan amount disbursed till the same is rectified or stands discharged by the lender.
xxi	Other penal charges (Cheque/NACH Bounce Charges)	A flat charge of Rs.500/- shall be levied upon each instance of dishonour of repayment Cheque/ NACH payment bounce.
Other disclosures		
xxii	Cooling off/look-up period during which borrower shall not be charged any penalty on prepayment of loan	3 Days from the date of disbursement
xxiii	Details of authorized personal to approach the borrower	----
xxiv	Name, designation, address and phone number of nodal grievance redressal officer designated related complaints/	Mr Ratnesh Rathi Mob.No.9244830030

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	issues	Email Id:- Grievance@savitricapital.com
xxv	Security Details	Owner : _____ Address : _____ _____ _____ Land Area : _____ Construction area : _____ Boundaries : _____ _____ _____

Fees and other charges as applicable on application and during the term of loan are as under:

Transactions	Name of fee/charge levied	When payable	Frequency	Charges (in Rs. Or in% as may be applicable)
Login fees	Processing fees	At Application	Once	Up to 5,000+ taxes (Non-Refundable)
Processing Fees	Processing fees	Prior to Disbursement	Once	Upto 3% of Loan Amount or Rs. 10,000 whichever is higher + taxes (Non-Refundable)
Late Payment Interest Rate	Default Charges	On Accrual	Monthly	3% per month (i.e.36% per annum) on the overdue amount plus GST
Cheque Return Charges/ECS /SI/NACH failure Charges	Miscellaneous Receipts	On cheque /mandated is honour	Depends on no. of dishonour	Rs.500 per dishonor + taxes

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Cancellation Charges If any	Charges of cancellation of the facility before the first EMI presentation	Event	One-time charge	Rs. 5,000 + taxes per contract over and above the Processing fees applicable.
Changes in NACH/ ECS request charges	Miscellaneous Receipts	Event	On every request	Rs.250+taxes
Cheque Swap/ Replacement charges	Miscellaneous Receipts	Event	On every request	Rs.500+taxes
EMI Default Charges	Miscellaneous Receipts	Event	On every request	Rs.250+taxes
Additional property charges	Legal and Technical	Event	On every request	Rs.3,500+taxes
CERSAI Charges	Miscellaneous Receipts	Event	On every request	Rs.200+taxes
Request for copies of documents of any collateral held with SCL per instance	Miscellaneous Receipts	Event	On every request	Rs.500+taxes
List of Documents	Miscellaneous Receipts	Event	On every request	Rs.500+taxes.
Photocopy of Documents	Miscellaneous Receipts	Event	One every request	Rs.500+taxes.
Charge For Exchanging PDCs, Security Cheques (Per Set) / ECS	Miscellaneous Receipts	Event	On every request	Rs.500+taxes
CIBIL/Credit report retrieval fee	Miscellaneous Receipts	Event	On every request	Rs.200+taxes
Loan Re-schedulement charges per instance (on request from	Miscellaneous Receipts	Event	On every request	2% of Loan Amount+ taxes

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applicants, approval be at sole discretion of SCL)				
Statutory Charges- Stamp Duty	As per actual, where applicable			
Legal and other statutory charges				
Fee on account of external opinion				
Insurance Premium				
Creation charge with ROC				
Broken Period Interest				
Reimbursement of Collection/ Traveling/ Legal/ Recovery/ Parking/ Repossession/ Other Charge				
Rate Switch charges(Floating to Floating/Fixed or Fixed to Floating/Fixed rate)	Conversion fees	On conversion	On every spread change	Up to 0.5% of the Principal Outstanding (including undisbursed loan amount).
Property swapping charges before disbursement(Re striction of swapping up to 2 times only)	Miscellaneous Receipts	Event	1 st time	Rs.10,000+taxes
			2 nd time	Rs.20,000+taxes
Duplicate NOC issuance charges	Miscellaneous Receipts	Event	On every request	Rs.200+taxes
Foreclosure/ Pre-Closure Charges Term Loans	Prepayment charges	Event	On every request	5% if closed post 12 EMI paid,

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				7% if closed within before 12 EMI paid.
Part Payment Charges	Prepayment charges	Event	On every request	<p>2% for prepayment up to 25% of loan outstanding amount.</p> <p>3% for prepayment up to 50% of loan outstanding amount</p> <p>4% for prepayment up to 75% of loan outstanding amount</p> <p>Prepayment more than 75% of loan outstanding not allowed.</p>
Repayment Schedule/ SOA Charges	Miscellaneous Receipts	Event	Customer Initiated	Rs.100+ Taxes per instance
Foreclosure Letter generation request	Miscellaneous Receipts	Event	Customer Initiated	Rs.500+ Taxes per instance
Any other statement /requests not specified in the list above	Miscellaneous Receipts	Event	For Customer Initiated Requests.	Rs.500+ Taxes per instance

Brief procedure to be followed for recovery of dues:

- Tele-calling to the Borrower / Co-Borrower after Dishonour of mandate for NACH/ECS / Auto debit or bouncing of cheques.
- Field visit by the Sales/ Credit/ collection representative at the address of the Borrower/Co-Borrower.
- Loan Recall notice after happening of an Event of Default with notice period of 7 days.

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- Initiation of legal action for enforcement shall be done after 7days' notice period.
- 'SCL' shall use a judicious mix of tele-calling, field visit, written communication, and legal action to ensure proper and effective collection and recovery of overdue depending upon the ageing category of a delinquent account.

Customer Service:

Branch Visiting Hours	10 a.m. to 6.00 p.m. Monday to Friday (except on Public Holiday)
Customer care contact details	
Timeline to obtain the following:	
Interest certificate	15 working days
Loan account statement	15 working days
Issuance of foreclosure statement	15 working days
Issuance of list of documents	15 working days
Photocopy of title documents	15 working days
Return of original documents on closure/transfer of loan	15 working days
In cases of pre-closure/part payment, the payments shall be credited into the loan account only upon receipt of value credit in favor of SCL	
Foreclosure letter shall remain valid until a period of 30 days or the next EMI date whichever is earlier	
Acceptance of foreclosure payments shall be permitted between 1st to 25th of the month.	

I hereby acknowledge the receipt of the "Schedule of Charges" as applicable for this facility along with a copy of the Sanction Letter.

Borrower Signature

Co-Borrower(s) Signature

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