Version no and Date: 2/Mar 18, 2026 **Annex A**

Key Facts Statement

Part 1 (Interest rate and fees/charges)

1	**Loan Proposal/ account No.**		**Type of Loan**	
			Purpose of Loan	
2	**Sanctioned Loan amount (in Rupees)**			
3	**Disbursal schedule**[1] (i)Disbursement in stages or 100% upfront. (ii)If it is stage wise, mention the clause of loan agreement having relevant details			
4	**Loan term (year/months/days)**			
5	**Instalments detail**			

Type of instalments	Number of EPIs (Equated Periodic Instalments)	EPI (Equated Periodic Instalment) (Rs.)	Commencement of repayment, post sanction
Monthly			

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'[2])	
						Change in EPI (Equated Periodic Instalment)	Change in tenure
ABHFL Reference Rate - Affordable - HL – SE						EPI (Equated Periodic Instalment) (Rs.)	No. of EPIs (Equated Periodic Instalments)

Note: For Flexi EMI Programs, the illustrative effect of changes in the reference benchmark rate has been demonstrated using the standard EMI. The actual impact, however, may vary based on the applicable EMI at the time of the change in the reference benchmark rate, as per the sanction letter and loan agreement.

8	**Fee / Charges : (wherever applicable GST @ prescribed rates will be levied on these charges)**				
		Payable to the ABHFL (A)		Payable to a third party through ABHFL (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				
(iii)	Valuation fees				

8	**Fee / Charges : (wherever applicable GST @ prescribed rates will be levied on these charges)**				
		Payable to the ABHFL (A)		Payable to a third party through ABHFL (B)	
(iv)	CERSAI	One time			
(v)	IMGC			One time	0.0
(vi)	E-agreement Execution Charges	One time			
(vii)	Lien Marking	One time			
(viii)	Mutation Charges	One time			
(ix)	Credit Enhancement charges	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	12% p.a. above current applicable interest rate (aggregate not exceeding 24% p.a. plus GST as per applicable laws
(ii)	Other penal charges, if any	1. Non- submission of Critical Post Disbursement Documents like Title document / Security perfection documents / Mortgage Deed / charge creation with MCA (wherever applicable) or non-adherence to any terms and conditions, representations and covenants as defined in the loan agreement / sanction letter within the targeted date of submission. - Rs. 3000/- per month 2. Non-submission of revised NACH / ECS Debit Mandate registration wherever existing mandate is invalid / inactive /bank account closed or frozen / other technical issue for a period of 30 days - Rs. 1000/- per month in case of secured loans
(iii)	Foreclosure charges, if applicable	Not Applicable
(iv)	Charges for switching of loans from floating to fixed rate and vice versa	2% of the principal outstanding plus applicable GST.
(v)	Any other charges (pls specify)	
	1.Pre-closure statement charges	Rs 1,000/- per loan account
	2. Original document retrieval charges	Rs 1,000/- per loan account
	3. Request for Copies of any collateral held with ABHFL	Rs 750/- per instance
	4. Request for duplicate Account Statement/ Repayment Schedule / any other document (except collaterals)	Rs 200/- per loan account
	5. Charge For Exchanging NACH mandate	Rs 750/- per instance per loan account
	6. Bureau report retrieval fee	Rs 50/- per instance for Consumer and Rs. 500/- for Commercial Bureau
	7. Conversion Charges at the request of the customer	1. Revision of rate within the same Interest type: 1000/- plus applicable GST per loan account on every rate revision 2.Loan Reschedulement Charges (Change in EMI/ tenor as per eligibility norms): 0.5% of principal outstanding plus applicable GST

10	Details of Contingent Charges (in Rs. or %, as applicable)	
(v)		3.Sw tch from Fixed rate to floating rate and vice-versa: 2% of the princ pal outstanding plus applicable GST.
	8. NOC issuance charges	Rs 500/- per instance
	9. Stamp duty/ Legal/ Insurance Premium / Creation of ROC	As per actual, where applicable