



Muthoot Housing Finance Company Ltd.

**Annex A**

**Key Fact Statement**  
**Part 1(Interest Rate and fees/charges)**

<b>Loan proposal/Account No.</b>		<b>Type of Loan</b>	
<b>Sanctioned Loan Amount (in)</b>			
<b>Disbursal Schedule</b> <b>(i) Disbursement in stages or 100% upfront</b> <b>(ii) If it is stage wise, mention the clause of loan agreement having relevant details.</b>			
<b>Loan Term (year/months/weeks/days)</b>			

<b>Instalment Details</b>			
<b>Type of Instalments</b>	<b>Number of EPIs</b>	<b>EPI (in )</b>	<b>Commencement of repayment, post sanction</b>
		From To Amount	

Interest rate (%) and type (fixed or floating or tiered)	
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From Tenure	To Tenure	Interest Type	Spread (%)	Interest Rate (%)

Additional Information in case of Floating rate of Interest									
Reference Benchmark	Benchmark Rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B)+(S)	Reset Periodicity		Impact of change in the reference benchmark (for 25 bps change in 'R', change in)			
				B	S	EPI	No. of EPIs		
				As and When	As and When				
						From	To		Amount

Fee/Charges				
	Payable to the RE (A)		Payable to the third party through RE (B)	
	One-time/Recurring		One-time/Recurring	

For other applicable charges as and when arise refer MITC PART 6.ii ,PART 6.iii on page no. 1 & 2.

<b>Annual Percentage Rate (APR) (%)</b>	
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<b>Details of Contingent charges or %, as applicable)</b>	

**Notes:-**

1. Request for Foreclosure shall be accepted and processed in 21 days for the communications received through letters/registered email ID at MHFCL .
2. For request received through unregistered email ID, the customers shall be required to visit home branch for identity confirmation and provide a written request.
3. The customer shall be required to disclose the source of funds for loan closure while providing the foreclosure request.
- 4.The foreclosure payment shall be accepted between 1st to 25th of the month through Cheque/Demand Draft.
- 5.For all the foreclosure cases, interest will be charged basis the payment realisation date of the foreclosure instrument received.

## Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents.	Refer Loan Agreement Clause no 7.7
2	Clause of Loan agreement which details grievance redressal mechanism.	Refer MITC Clause no 14
3	Phone number and email id of the nodal grievance redressal officer	
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitization (Yes/ No)	
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	Name of the partner RE along with its proportion of funding
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.	
	(ii) Details of LSP acting as recovery agent and authorized to approach the borrower.	

### Computation of APR

Sr.No.	Parameter	Details						
1	Sanctioned Loan amount (in )							
2	Loan Term (in years/months/ weeks/ days)							
a)	No. of instalments for payment of principal, in case of non-equated periodic loans.							
b)	Type of EPI Amount of each EPI (in ) and nos. of EPIs (e.g., no. of EMIs in case of monthly installments)	<table> <tr> <th>From</th><th>To</th><th>Amount</th></tr> <tr> <td></td><td></td><td></td></tr> </table>	From	To	Amount			
From	To	Amount						
c)	No. of installments for payment of capitalized interest, if any.							
d)	Commencement of repayments, post sanction							
3	Interest rate type (fixed or floating or tiered)							
4	Rate of Interest (%)							

From Tenure	To Tenure	Interest Type	Interest Rate(%)

5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in )	
6	Fee/ Charges payable (in )	
a)	Payable to the RE (A) (in )	
b)	Payable to the third party through RE (B) (in )	
7	Net disbursed amount (difference of 1 and 6) (in )	
8	Total amount to be paid by the borrower (sum of 1 and 5) (in )	
9	Annual Percentage rate- Effective annualized interest rate (in percentage)	
10	Schedule of disbursement as per terms and conditions	Detailed schedule in Annex C
11	Due date of payment of instalment and interest	
12	EMI Presentation Date	

### Repayment Schedule for Annex B

Note: All amounts of repayment schedule are in

S. No.	Installment Date	Installment Amount	Principal Amount	Interest Amount	Closing Balance	TDS Amount	Net Off TDS

S. No.	Installment Date	Installment Amount	Principal Amount	Interest Amount	Closing Balance