

Key Facts Statement

Part 1 (Interest rate and fees/charges)

1. A	Loan proposal/ account No.		Type of Loan		Nature of Loan	
B	Applicants Name		Applicant / Co- Applicant	Contact Number		E-Mail Address
			Applicant			
			Co-Applicant 01			
			Co-Applicant 02			
			Co-Applicant 03			
			Guarantor			
	Communication Address					
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% / Article 2 of the loan agreement				
4.	Loan term(year/months/days)	_____Months				
5.	Instalment details					
Type of instalments		Number of EPIs		EPI (₹)		Commencement of repayment, post sanction
Months						
6.	Additional Interest rate (%) and type (fixed or floating or hybrid)		Nil / Floating			
7.	Additional Information in case of Floating rate of interest					
Reference Benchmark	Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) $R = (B) + (S)$	Reset periodicity ² (Months)		Impact of change in the reference benchmark (for 25 bps change in 'R', change in:3)
				B	S	EPI (₹)
ORPLR				NA	NA	No of EPIs
8.	Fee/ Charges					
		Payable to the OCHFL (A)		Payable to a third party through OCHFL (B)		
		One-time/Recurring	Amount (in ₹) or Percentage (%) as applicable	One-time/Recurring	Amount (in ₹) or Percentage (%) as applicable	
(i)	Processing fees	One-time	1.50% to 2.50% + Taxes			
(ii)	Insurance charges			One-time		
(iii)	Valuation fees	Nil				
(iv)	Any other (please specify)	Nil				
9.	Annual Percentage Rate (APR) (%)	The Annual Percentage Rate (APR) represents the total annual cost of a loan, expressed as a percentage. It includes the annual rate of interest charged, along with other applicable fees such as processing fees, administrative charges, mandatory insurance costs, and similar charges.				

		APR range from 12.00% to 18.00%, APR may vary from borrower to borrower, as it is determined based on several factors as explained above.
10.	Details of Contingent Charges (in ₹ or %, as applicable)	
(i)	Penal charges, if any, in case of delayed payment	36% P.A. - This will be charged on the outstanding (PEMI+EMI) amount. Simple interest calculation method will be used. Due date of the PEMI/EMI will be 10th of the month. 20 days grace period will be provided to the customer to pay the EMI/PEMI. Additional charges will be applicable post grace period. Need to collect tax if applicable along with additional charges.
(ii)	Other penal charges, if any	NA

(ii)	Foreclosure charges, if applicable		Fixed ROI	Floating / Variable ROI
		In case of individual Borrower / Housing Loans		
		From Borrower's own source	Nil	Nil
		From any other source	Nil	3%
		In case of any one or more of the Borrowers are non-individual		
		If repayment amount is less than 25% of loan amount, within the last 12 months period	3% on the loan repayment amount	Nil
		If repayment amount is exceeding 25% of loan amount within the last 12 months period	3% on the loan repayment amount	Nil
		All Prepayment charges shall be subject to regulations of regulatory body and Lender's policies in respect thereof, as applicable, from time to time. The expression "own sources" for this purpose would imply any source other than by borrowing from relatives / friends, a bank, housing finance companies, non-banking financial institutions and / or any other financial institutions.		
(iv)	Charges for switching of loans from floating to fixed rate and vice versa	2% of loan amount (outstanding) + applicable Tax.		
(v)	Any other charges (please specify)	NA		

Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents	Article 7 Point No. D	
2	Clause of Loan agreement which details grievance redressal mechanism	Grievance redressal mechanism escalation matrix 1. National Operations Manager Email ID: service@ochfl.in Contact No:8655306160	
3	Phone number and email id of the nodal grievance redressal officer	National Operations Manager Email ID: service@ochfl.in Contact No: 8655306160	
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 collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished:	Not Applicable	
Name of the originating RE, along with its funding proportion		Name of the partner RE along with its proportion of funding	Blended rate of interest
Not Applicable		Not Applicable	Not Applicable
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		Not Applicable	
(ii) Details of LSP acting as recovery agent and authorized to approach the borrower		Not Applicable	

I confirm that I have been adequately informed in a language understood by me, the key facts of the loan agreement including the Annual Percentage Rate

For Orange City Housing Finance Private Limited	Applicants Name	Applicant / Co-applicant	Signature
		Applicant	
Signature of Authorised person		Co -Applicant 01	
		Co -Applicant 02	
		Co -Applicant 03	
		Guarantor	