

Key Facts Statement (KFS)

(To be a part of EDC sanction letter and EDC legal agreement)

APPROVED IN THE 405TH BM OF EDC LIMITED HELD ON 25/09/2025

1. **Name of the Borrower :** _____ **UCIC:** _____
2. **Loan Amount (Sanctioned Amount)**
 - ₹ _____ (Rupees in words _____)
3. **Type of Facility**
 - Term Loan / CMRY/ GTEGP/ Personal Loan
4. **Tenure of Loan**
 - _____ months / years
5. **Moratorium, if any**
 - Yes / No (Duration: _____ months)
6. **Annualized Rate of Interest (APR)**
 - _____ % p.a.
7. **Interest Type**
 - _____ % p.a Fixed / Floating* (* - Floating interest rate shall be based on the Policy on Interest rate and charges as updated on the EDC website from time to time).
8. **Installment Amount**
 - EMI of ₹ _____ (Break-up of principal + interest to be provided separately in repayment schedule)
 - Note: Repayment schedule for Term Loan to be enclosed as per Policy on interest rate and charges
9. **Processing Fees & Other Upfront Charges**
 - ₹ _____
10. **Other Charges (with breakup) at sanction**
 - ₹ _____ (Documentation charges after sanction to be borne by the borrower, however valuation, legal (Title investigation charges) and other due diligence charges shall be borne by EDC.
 - Mortgage/Registration fee/Stamp paper/Stamp duty/ Registration charges as per actual to be borne by the borrower.
11. **Total Amount Payable (Principal + Interest + Charges)**
 - ₹ _____ (Illustrative for full tenure)
12. **Other Charges (with breakup) post sanction**
 - Actual cheques bouncing charges other bank charges shall be recovered from the borrower.
 - Recovery charges (Legal/Repossession/Valuation/Liquidation/other incidental charges) as per actual to be recovered from the borrower.

- Details of all other charges as per Policy on interest rate and charges and changes updated on the EDC website from time to time shall be borne by the borrower.

13. Penal Charges for Delay / Default

- ____ % p.a. on overdue principal amount
- ____ % p.a. on overdue interest amount

14. Prepayment / Foreclosure Charges

- Prepayment /Foreclosure charges :

15. Security / Collateral

- Details of primary :
- Details of collateral security :

16. Guarantee / Co-borrower

- If applicable details:

17. Insurance of all fixed assets is mandatory

- The yearly premium needs to be paid by the borrower and the assets to be insured against fire, theft/bugalary, flood, earthquake and other natural calamities. The policy should be assigned/lien marked in favour of EDC Limited.

18. Repayment Schedule - Attached separately

19. Grievance Redressal

- EDC Recovery Officer Contact _____ Email id : _____
- The Grievance Redressal Mechanism is listed on the EDC website under the Grievance Redressal Policy
- RBI Complaint Link: <https://cms.rbi.org.in>

(EDC Authorized Signature)

(Borrower Signature)

ENCLOSED : REPAYMENT SCHEDULE