

# **Key Facts Statement (KFS)**

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

**APPROVED IN THE 405<sup>TH</sup> 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/burglary, 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**