KEY FACT STATEMENT (KFS):

The Borrower shall be issued with the Key Fact Statement (KFS), in compliance with the RBI (Housing Finance Companies) Directions, 2025 read with RBI (NBFC – Responsible Business Conduct) Directions, 2025 dated November 28, 2025, and as amendment from time to time.

What are Key Facts and Key Facts Statement?

Key Facts of a loan agreement between an NBFC / a group of REs and a borrower are legally significant and deterministic facts that satisfy basic information required to assist the borrower in taking an informed financial decision.

Key Facts Statement (KFS) is a statement of key facts of a loan agreement, in simple and easier to understand language, provided to the borrower in a standardised format.

Other following key parameters included in the KFS:

1. The KFS shall be generated at the time of Sanction of Loan Application of the Borrower.

2. The KFS reflects the Unique Loan proposal/account no. and its validity period.

3. The KFS reflects the computation sheet of annual percentage rate (APR), and the amortisation schedule of the loan over the loan tenor and all charges payable by the Borrower during the currency of the loan.

The sample copy of 'Key Fact Statement' is annexed with this Information document for the reference of the Borrower.

Easy Home Finance Limited ("EHFL") offers various loan products to its borrowers and details of sanctioned loan application is communicated by way of Issuance of Key Fact Statement (KFS) and Sanction Letter (SL), at the time of loan sanction and prior to execution of loan documentation. The Borrower shall be levied with the charges as explicitly mentioned in the 'Sanction Letter', 'Key Fact Statement', at the time of loan sanction and in 'Other Most Important Terms & Conditions (MITC)' during the tenure of the loan.

Sample Key Fact Statement (KFS) in accordance with RBI Master Director are annexed herewith.

Annex I – Key Facts Statement

Part 1 (Interest rate and fees/charges)

1	**Loan proposal/ account No.**		**Type of Loan**	
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			
4	**Loan term (year/months/days)**			
5	**Instalment details**			

Type of instalments	Number of EPIs	EPI (₹)	Commencement of repayment, post sanction

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', change in:)	
				B	S	EPI (₹)	No. of EPIs

8	**Fee/ Charges** (An NBFC may disclose the amount net of any taxes such as GST)				
		Payable to the NBFC (A)		Payable to a third party through the NBFC (B)	
		One-time/ Recurring	Amount (in ₹) or Percentage (%) as applicable (Mention frequency, where recurring)	One-time/Recurring	Amount (in ₹) or Percentage (%) as applicable (Mention frequency, where recurring)
(i)	Processing fees				
(ii)	Insurance charges				
(iii)	Valuation fees				
(iv)	Any other (please specify)				

9	**Annual Percentage Rate (APR) (%)** (Please refer to the illustration in sub-paragraph (3) of paragraph 29 of these directions)	
10	**Details of Contingent Charges (in ₹ or %, as applicable)**	
(i)	Penal charges, if any, in case of delayed payment	
(ii)	Other penal charges, if any	
(iii)	Foreclosure charges, if applicable	
(iv)	Charges for switching of loans from floating to fixed rate and vice versa	
(v)	Any other charges (please specify)	

*Fixed reset, other than on account of changes in credit profile

Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents		
2	Clause of Loan agreement which details grievance redressal mechanism		
3	Phone number and email id of the nodal grievance redressal officer (An NBFC may furnish generic email id, provided a response is made within 1 working day)		
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (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	Blended rate of interest	
6	In case of digital loans, following specific disclosures may be furnished:		
	(i) Cooling off / look-up period, in terms of the 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		