

**KEY FACTS STATEMENT**  
**Part 1 (Interest rate and fee/charges)**

|       |   |                        |                                     |   |   |   |  |
|-------|---|------------------------|-------------------------------------|---|---|---|--|
| 1     | Loan proposal/ account No.  |                        |                                     |   | Type of Loan  | Fixed Term Loan                               |  |
| 2     | Sanctioned Loan amount (in Rupees)  |                        |                                     |   |   |   |  |
| 3     | <b>Disbursal schedule</b><br>(१) Disbursement in stages or 100% upfront.<br>(२) If it is stage wise, mention the clause of loan agreement having relevant details |                        |                                     |   | 100% Upfront  |   |  |
| 4     | Loan term (year/months/days)  |                        |                                     |   | Months  |   |  |
| 5     | <b>Instalment details</b>   |                        |                                     |   |   |   |  |
|       | Type of instalments   |                        | Number of EPIs                      | EPI (₹)                                       | Commencement of repayment, post sanction  |   |  |
|       | Monthly   |                        |                                     |   | 2 <sup>nd</sup> or 7 <sup>th</sup> or 15 <sup>th</sup> or 21 <sup>st</sup> of the next month based on Customers date of disbursement and choice |   |  |
| 6     | Interest rate (%) and type (fixed or floating or hybrid)  |                        |                                     |   |   | , Fixed                                       |  |
| 7     | <b>Additional Information in case of Floating rate of interest: Not Applicable</b>  |                        |                                     |   |   |   |  |
|       | 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     | <b>Fee/ Charges</b>   |                        |                                     |   |   |   |  |
|       |   |                        | Payable to the RE (A)               |   | Payable to a third party through RE (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% of the Finance Amount                      | -   | -   |  |
| (ii)  | Insurance charges   |                        | -                                   | -   | -   | -   |  |
| (iii) | Valuation fees  |                        | -                                   | -   | -   | -   |  |
| (iv)  | Any other (please specify)  |                        | Please refer to Schedule of Charges |   | -   | -   |  |
| 9     | Annual Percentage Rate (APR) (%)  |                        |                                     |   |   |   |  |

| 10    | Details of Contingent Charges (in ₹ or %, as applicable) –  |   |
|-------|---|---|
| (i)   | Penal charges, if any, in case of delayed payment   | <b>2.5% per month on the outstanding installment from due date till date of repayment</b> |
| (ii)  | Other penal charges, if any – <b>Cheque/ NACH Mandate Bounce charges</b>  | 500/- per return  |
| (iii) | Foreclosure charges, if applicable<br>i. within 6 months from date of Disbursement<br>ii. on and after 6 months from date of Disbursement | i.6% of principle outstanding<br>ii.4% of principal outstanding                           |
| (iv)  | Charges for switching of loans from floating to fixed rate and vice versa   | Not Applicable  |
| (v)   | Any other charges (please specify)  | Please refer to Schedule of Charges   |

| Sr. No. | Schedule of Charges  | Charges (INR)   |
|---------|--|---|
| i.      | Additional Copy of Full set of Agreement (on client's request)   | 500/-   |
| ii.     | Due date cycle change  | 2000/-  |
| iii.    | Restructure of any Disbursement / the Facility   | 0.5% of Principal Outstanding   |
| iv.     | Loan/ Disbursement / Facility cancellation charges   | 10,000/-  |
| v.      | Holding Cost on Loan/ Disbursement / Facility Cancellation   | 18% p.a on disbursed amount   |
| vi.     | Payment schedule / Statement of Loan A/c on request of Borrower or issuance of duplicate copy                            | 500/- per statement by courier  |
| vii.    | Post closure duplicate issue / Revalidation of NOC   | 1,000/- per NOC   |
| viii.   | Charges per cheque / NACH mandate bounce   | 500/- per return  |
| ix.     | Cheque or NACH or other repayment mode swap charge   | 1000/- per transaction  |
| x.      | Prepayment Charges<br>a) within 6 months from date of Disbursement<br>b) on and after 6 months from date of Disbursement | a) 6% of principal outstanding<br>b) 4% of principal outstanding                          |
| xi.     | Legal, repossession and incidental charges   | Actuals   |
| xii.    | <b>Charges for late payment</b>  | <b>2.5% per month on the outstanding installment from due date till date of repayment</b> |
| xiii.   | Amortization schedule charges (hard copy)  | 500/-   |

| Sr. No. | Schedule of Charges                    | Charges (INR)            |
|---------|--|--------------------------|
| xiv.    | Document Retrieval Charges             | 500/-                    |
| xv.     | Technical and Valuation Report Charges | Actuals                  |
| xvi.    | Creation of charge over Assets         | Actuals                  |
| xvii.   | Processing Fees                        | 1% of the Finance Amount |

*Note: The above charges are excluding applicable taxes*

### Part 2 (Other qualitative information)

|  |   |  |
|--|---|--|
| 1  | Clause of Loan agreement relating to engagement of recovery agents  | Please refer to Paragraph 13   |
| 2  | Clause of Loan agreement which details grievance redressal mechanism  | Please refer to paragraph . Details are also available on the Company's <a href="#">website</a> .  |
| 3  | Phone number and email id of the nodal grievance redressal officer <sup>7</sup>   | Grievance Redressal Officer<br>Ms. Shilpa Bhat<br>080 66912050/+91 99728 99113<br><a href="mailto:shilpa.bhat@volvo.com">shilpa.bhat@volvo.com</a><br>Availability: Between 10:00 am to 06:00 pm from Monday to Friday except on public and banking holidays |
| 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: <b>Not Applicable</b> |  |
| 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: <b>Not Applicable</b>  |  |
| (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   |   | -  |