



Namra Finance Limited

(Wholly owned subsidiary of Arman Financial Services Limited)

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Corporate Office: 502-3, Sakar III, Opp. Old High Court Off. Ashram Road, Ahmedabad - 380 014

Key Facts Statement

Region ID & Name		Branch ID & Name		Customer Profile Photo
Center ID & Name		Date of Application		
Customer ID		Customer Name		
Spouse Name		Age of Member/ Spouse		
Marital Status		Mobile Number		
KYC 1 Type		KYC 1 Number		
KYC 2 Type		KYC 2 Number		
Loan Product		Purpose of Loan		

Interest rate and fees/charges							
1	Loan Application 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	Installment details						
	Type of installments	Number of EPIs	EPI (Rs.)	Commencement of repayment, post sanction			
	Monthly						
6	Interest rate (%) and type (fixed or floating or hybrid)					Fixed	
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 (Rs.)
	NA	NA	NA	NA	NA	NA	NA
8	Fee/ Charges						
		Payable to the RE (A)			Payable to a third party through RE (B)		
		One-time/ Recurring	Amount (in Rs.) or Percentage (%) as applicable		One-time/ Recurring	Amount (in Rs.) or Percentage (%) as applicable	
(i)	Processing fees	One Time					
(ii)	Insurance charges				One Time		
(iii)	Valuation fees						
(iv)	Any other (please specify)	One Time					
11	Details of Contingent Charges (in Rs. 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)	

Other qualitative information		
1	Clause of Loan agreement Relating to engagement of recovery agent	
2	Clause of Loan agreement which details grievance redressal mechanism	
3	Phone number and email id of the nodal grievance redressal officer	
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 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	-

Sr. No.	Parameter	Details
1	Sanctioned Loan amount (in Rupees)	
2	Loan Term (in years/ months/ days)	
a)	No. of installments for payment of principal, in case of non- equated periodic loans	
b)	Type of EPI (Monthly/ Weekly/ Fortnightly) Amount of each EPI (in Rupees) and Number of EPIs	
c)	No. of installments for payment of capitalized interest, if any	
d)	Commencement of repayments, post sanction	
3	Interest rate type (fixed or floating or hybrid)	Reducing Balance
4	Rate of Interest	
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	
6	Fee/ Charges payable (in Rupees)	
a)	Payable to the RE	
b)	Payable to third-party routed through RE	
7	Net disbursed amount (in Rupees)	
8	Total amount to be paid by the borrower (in Rupees)	
9	Customer's EIR with Insurance (%)	
10	Annual Percentage Rate (APR) (%)	
11	Schedule of disbursement as per terms and conditions	
12	Due date of payment of installment and interest	

Loan Repayment Schedule:

Installment No	Principal Outstanding (In Rupees)	Principal (In Rupees)	Interest (In Rupees)	Installment (In Rupees)
1				
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3				
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