Manappuram Home Finance Limited

KEY FACT STATEMENT

Part 1 (Interest rate and fees/charges)

1	KFS reference Number		Type of Loan	Gold Loan
2	Sanctioned Loan Amount (in Rupees)			
3	Disbursal schedule			
4	Loan Term (in years/ months/ days)			
5	Installment details			

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

6	Interest Rate		Type (fixed or floating or hybrid)	Fixed
7	Fee/Charges			

		Payable to the Company (A)		Payable to a third party through Company (B)	
		One-time/Recurring	Amount (in ₹) or Percentage (%) as applicable	One-time/ Recurring	Amount (in ₹) or Percentage (%) as applicable
(i)	Processing fees				
(ii)	Insurance charges				
(iii)	Valuation fees				
(iv)	Any other (please specify)				
(v)	CERSAI Charge				

CERSAI Charge Slab	CERSAI Charge
0 - 500000	0
500001 - 1000000000	0

8	**Annual Percentage Rate (APR) (%)**	
9	**Details** of Contingent Charges (in ₹ or %, as applicable)	
(i)	**Penal charges %s p.a. after due date**	
(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**	

	Auction Charges		Stamp Duty	
	Ordinary Letter Charges		Cheque sending charge for auction surplus customers	
	Delivery of Statement of account	Within 30 days of closure -Nil,Aftery 30 days of closure -₹ 25	Form K Settlement	First Instance ₹ 75.00,Subsequent instance ₹ 100.00

Registered Letter - Rs 30/ including tax

Processing charge is collected at the time of settlement

<table>
<tr><td colspan="4">Part 2 (Other qualitative information) Date</td></tr>
<tr><td>1</td><td colspan="3">Manappuram Home Finance Limited as a matter of business policy does not engage third-party agents for collections/recoveries.</td></tr>
<tr><td>2</td><td>Clause of Loan agreement which details grievance redressal mechanism</td><td colspan="2">For any customer service- related issue. including for availing your loan account statement, photocopy of documents, list of documents, no dues certificate after loan closure, or any other information, you are requested to contact the concerned branch during the visiting hours of 09:30 am. to 6:30 pm (Monday to Saturday).
Alternatively, you can send email at customer.request@manappuramhomefin.com and / Or call at customer care number 0487 3520 503 / 08 / 09
MAHOFIN shall endeavour to provide the necessary information to you within 7 working days. In case the complainant does not receive response from the company within a period of one month or is dissatisfied with the response received, the complainant may approach the Complaint Redressal Cell of National Housing Bank by lodging its complaints online on the website of NHB or through post to NHB, New Delhi.
a. In case of any grievances where in you are not satisfied with the response received from the branch, you can write to the Officer in charge of Grievance Redressal - Manager Customer Care - customer.request@manappuramhomefin.com at the address mentioned 8/596, Padmaprabha Building, Near Sreerama Swamy Temple Cherpu - Thriprayar Road, Thriprayar, Thrissur, Kerala - 680567 as the first level of escalation. Alternatively, you can email your complaints to the Officer in charge of grievance redressal at Head of Operation - headoperations@manappuramhomefin.com giving details of your complaint.
b. In case you are not satisfied with the response received from the above mentioned official's. you may write as second level of escalation to Head of Customer Relationship Management at the address mentioned 8/596, Padmaprabha Building, Near Sreerama Swamy Temple Cherpu-Thriprayar Road Thriprayar, Thrissur, Kerala 680567 or email your complaints to the Head Of Customer Relationship Management at headcrm@manappuramhomefin.com
c. In case if you are not satisfied with the response from the company, you may approach Complaint Redressal Cell
Department of Supervision,
National Housing Bank,
4th Floor, Core 5A,
India Habitat Centre,Lodhi Road, New Delhi 110 003.
OR
Lodge complaint in NHB Website https://grids.nhbonline.org.in/
OR
In offline mode, send your complaint in prescribed NHB to the below address:
National Housing Bank,
Department of Supervision(Complaint Redressal Cell)4th Floor,
Core-5A,
India Habitat Centre Lodhi Road,
New Delhi 110 003.
OR
Customer may escalate his grievance to National Consumer Helpline (NCH) too, on https://consumerhelpline.gov.in
OR
Customer may escalate his grievance to Centralized Public Grievance Redress and Monitoring System (CPGRAMS) https://pgportal.gov.in/CPGOFFICE/</td></tr>
<tr><td>3</td><td>Phone number and email id of the Grievance Redressal Officer</td><td colspan="2">Mobile No :4873520509
Email : headcrm@manappuramhomefin.com</td></tr>
<tr><td>4</td><td>Whether the loan is, or in future maybe, subject to transfer to other Companies or securitisation (Yes/No)</td><td colspan="2">No</td></tr>
<tr><td>5</td><td colspan="3">In case of lending under collaborative lending arrangements (e.g., co-lending/outsourcing), following additional details may be furnished:</td></tr>
<tr><td colspan="4">Note: Additional Details</td></tr>
<tr><td></td><td>Name of the originating Company, along with its funding proportion</td><td>Name of the partner Company along with its proportion of funding</td><td>Blended rate of interest</td></tr>
<tr><td></td><td>No co-lending or outsourcing activities</td><td>Not Applicable</td><td>Not Applicable</td></tr>
<tr><td>6</td><td colspan="3">In case of digital loans, following specific disclosures may be furnished.</td></tr>
<tr><td>i</td><td>Cooling Off / Look-up Period during which borrower shall not be charged any penalty on prepayment of loan</td><td colspan="2">Borrower shall not be charged any penalty on prepayment of loan at any time.</td></tr>
<tr><td>ii</td><td>Details of LSP acting as recovery agent and authorized to approach the borrower</td><td colspan="2">We do not have any LSP acting as recovery agent</td></tr>
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Safe custody charges if applicable

The borrower shall pay Safe Custody Charges on a monthly basis for the period of under-utilization of the credit limit exceeding 90 days. Under-utilization of the credit limit means the principal loan balance is below 50% of the eligible loan amount at the time of disbursal.

Gold Weight	Proposed Charge / Month - Rs
a. Below 20 Gm	Rs.8/-
b. 20 to < 50 Gm	Rs.40/-
c. 50 to < 100 Gm	Rs.93/-
d. 100+ Gm	Rs.277/-

Computation of APR

Date

Si. 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 • Amount of each EPI (in Rupees) • Number of EPIs	
c)	No. of Installments for capitalised interest, if any	
d)	Commencement of repayments, post sanction	
3	Interest rate type (fixed or floating or hybrid)	
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 Company	
B	Payable to a third party through Company (B)	
7	Net disbursed amount (1-6) (in Rupees)	
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	
9	Annual Percentage Rate (APR) (%)	
10	Schedule of disbursement as per terms and conditions	
11	Due date of payment of installment and interest	

CI have read and understood the terms and conditions mentioned above and provide my consent to the same.

Signature of Customer

Signature of BH/ABH