Vridhi Finserv Home Finance Limited (VFHFL)

KEY FACT STATEMENT (KFS)
AND OTHER
MOST IMPORTANT TERMS AND CONDITIONS (MITC)

Version V12.0

Approving Authority	MD/COO
Reviewing Authority	Compliance Department
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Last Review Date	23rd October 2026
Policy Making Body	Operations Department
Effective Date	23rd October 2026

Key Fact Statement (KFS) and Other Most Important Terms and Conditions (MITC)

PART- A

Summary of Key Fact Statement (Fees & Charges)

S.N.	Type of Fee/ Charges	Amount
1	Processing Fee (PF)	Up to 3% of the loan amount
2	Administrative fees	Up to 3% of the loan amount
3	PDD (post disbursal documents) handling charges	0.2% of loan amount
4	Charges to be paid to CERSAI/ CKYCR	For loan amount up to Rs 5 Lakhs: Rs 50 Per collateral and for Loan amount above Rs 5 Lakhs : Rs. 100/- Per Collateral or as per the charges levied by CERSAI
5	Stamp Duty and Registration Charges	As prescribed by the Government Authority
6	Cheque/ECS/ACH Bounce Charges (per instrument/ Transaction)	Cheque return charge of **Rs. 650 /-** per instrument is payable in case of a dishonoured Cheque/ECS/NACH/ACH
7	**Penal charges/Late Payment Charges (LPC)**	**24% per annum (i) for the number of days delayed in EMI/PEMI/Delayed or penal payments from the due date and (ii) Borrower not creating / executing the Security within the time specified by the Lender or within the extended time.**
8	Rate of Interest Conversion Fee	Up to 3% (for any change in rate of interest on the request of borrower) i.e. Reduction in ROI and/or change of ROI from Fixed ROI to Floating ROI or Vice-versa
9	Copy of Property Papers	Rs. 500
10	Document Retrieval Charges	Rs. 500
11	Loan Prepayment/Foreclosure statement/List of Documents	Rs. 500
12	Loan cancellation charges	Up to 1.25% of loan amount or Rs. 5000/- whichever is higher
13	Legal charges	Up to Rs. 2500 per property
14	Valuation/Technical Fee	Up to Rs. 2500 per property
15	Swap from PDC to PDC	Rs. 500 per instance
16	Swap from PDC to ECS/ACH	Nil

17	Swap from ECS/ACH to ECS/ACH	Rs. 500 per instance
18	Initial Mortgage Fee ("IMD")	Up to Rs. 5000
19	RCU/verification charges	Rs. 500
20	Property / Life insurance	On actual basis (If opted and as per regulatory norms as applicable)
21	Bureau Charges	Rs. 300
22	Tranche disbursal charges	Rs. 500/- per tranche
23	Notice Charges	As per actual
24	Paper publication charges	As per actual
25	Legal fees charges	As per actual
26	Prepayment Charges	**A) Floating Rate of interest** For any loan sanctioned to individual and/or non-individual borrowers with or without co-borrower(s), **no charges** shall be payable on account of part or full prepayment made through any sources, except when the same is sanctioned for business purposes. For any loan sanctioned of Rs. **More than 50 lakh for business** to Individual and/or Non-Individual borrower with or without co-borrower(s), Charges shall be payable on account of part or full prepayment made through any sources. Charges applicable as under. 1. **5%**+ GST as applicable, Pre-payment Charges would be levied on full or part principal outstanding being prepaid, in case loan is closed or pre-paid within **12 months** of the first Disbursement. 2 **3%**+ GST as applicable, Pre-payment charges would be levied on full or part principal o/s being pre- paid, In case loan is closed or pre-paid after **12 months** of the first disbursement. Following loans shall qualify as business loan MSME Loans, Loans against property / Home Equity Loan for Business Purpose i.e. Working Capital, Balance Transfer of Business Loan, Expansion of business, Acquisition of Commercial asset, any similar end usage of funds and any loan taken for business purposes. **B) Fixed Rate of interest**

		For any Home loan sanctioned to individual and/or non-individual borrowers with or without Co- borrowers, **no charges** shall be payable on account of part or full prepayments made through own Sources. For Home loan prepaid through other than own source and Non-Home Loan prepaid irrespective of any source, with or without co borrower charges applicable as under 1. **5%**+ GST as applicable, Pre-payment Charges would be levied on full or part principal o/s being pre-paid, in case loan is closed or prepaid within **12 months** of the first Disbursement. 2. **3%**+GST as applicable, Pre-payment charges would be levied on full or part principal o/s being pre-paid, in case loan is closed or pre-paid after **12 months** of the first disbursement. The Expression "own sources" for this purpose means any sources other than borrowing from a Bank/HFC/NBFC or Financial Institution. The Customer will be required to submit such documents that company may deem fit & proper to ascertain the source of funds at the time of prepayment of the loan. Part pre-payment/foreclosure charges as mentioned above are as on date of execution of this loan agreement, however they are subject to change as per prevailing policies of VHFPLR and accordingly may vary from time to time. Borrowers are requested to refer to the official Website of VFHFL for the latest charges applicable.
	All the charges indicated above or elsewhere in the Loan Agreement shall be exclusive of all taxes and statutory levies as may be applicable from time to time on the same without limitations to tax on goods and services and cess. All the Charges indicated above or elsewhere in the Loan Agreement shall be non-refundable.	

PART- B

OTHER MOST IMPORTANT TERMS AND CONDITONS (MITC)

A) OTHER TERMS RELATING TO THE LOAN/REPAYMENT OF LOAN

1.	Date of Agreement	
2.	Loan Account Number (LAN)	
3.	Borrower (S)	Name: Father Name: Address: PAN:
4.	Co- Borrower(s)	Name: Father Name: Address: PAN:
5.	Guarantor (s)	Name: Father Name: Address: PAN:
6.	Sanctioned Loan Amount ("Loan")	
7.	Purpose of Loan	
8.	Applicable rate of Interest Payable by the Borrower	
9.	Loan Tenure/ Total No. of EMIs	_____ Months/_____ EMIs (subject to change with change in "Vridhi" VHFPLR, in case of Floating Rate of Interest).
1o.	Installment Type	Monthly
11.	EMI (Rs.)	Rs._____ (subject *to change with change in "Vridhi" VHFPLR, in case of Floating/ Fixed Rate of Interest).*

12.	Date of Commencement of EMI	____/____/____[Note: *This is subject to change as per actual date of disbursement of Loan*]
13.	Due Date for payment of EMI/ PEMI	5th of every month or any other date decided by Vridhi and communicated to customer.
14.	Notice	The Notice Shall be issued to all the borrower (s) and Co – borrower (s) including Guarantor at the address submitted & latest available as per the records.
15.	In case of any change/revision in applicable Rate of Interest, the Company, at its sole discretion after providing reasonable notice to customers, may revise the EMIs or tenor of the loan or both and accordingly fresh ECS/ NACH mandate, if required, will have to be provided by the Borrower for revised EMIs. In case of partially disbursed cases, Pre EMIs (PEMI) may be required to be paid on a monthly basis on or before the Due Date. PEMI will be charged from the date of the first disbursements to the date of commencement of EMI. In case of delayed payment, overdue interest for the delayed period along with other charges will be charged at rates mentioned by the company from time to time.	

B) MODES FOR COMMUNICATING CHANGE(S) IN RATE OF INTEREST OR FEE & CHARGES

Please refer to Vridhi's website for updated Schedule of Charges from time to time. Any future changes in the interest rates or applicable fees/charges shall be communicated in vernacular language in advance to the borrowers and such changes in the terms shall be implemented from prospective dates after providing advance intimation to the borrowers through any one and/or more of the following modes:

1. Letter to the last known address or E-mail on the registered E-mail ID.
2. SMS/ Electronic Message/ Call on the registered mobile no. of the Borrower.
3. Notice at the "Vridhi"'s branches.
4. Notice on the "Vridhi"'s website.

C) SECURITY/ COLLATERAL FOR THE LOAN-

Mortgage of below mentioned property in favor of the Company:

Address/Details of the Property Mortgaged: Other Security: Details of Guarantor's:

D) INSURANCE OF THE PROPERTY AND THE BORROWER

(1)	Insurance of the Borrower	It is suggested that the Borrower should take a life insurance plan to cover his liabilities towards loan availed, in case of any eventuality. If such insurance cover is availed, the Company should be the sole beneficiary during currency of the Loan.
(2)	Insurance of the Property	It will be the Borrower's responsibility to ensure that the property offered as security is duly and properly insured against fire and other hazards for an amount specified by the Company, during the currency of the Loan, with "Vridhi" as sole beneficiary. If the Borrower has taken insurance at the time of loan disbursement, then the Borrower shall keep the insurance policy(ies) renewed at least one week in advance of the date of the expiry of the policy(ies). In case, the Borrower does not get the insurance policies renewed on time, then the Lender shall have right to get the renewal of insurance policy(ies) and the premium so paid by Lender shall form part of the Loan.
***Note**: The terms & conditions including claims & coverage will be governed by the issuer of such insurance policy. Please note that the decision to cover and settle any future claim under the policy would solely rest with the respective insurance company. Participation of the Borrower in insurance products with the Lender (as the Master Policy Holder or a Corporate Agent) is voluntary.*		

E) CONDITIONS FOR DISBURSEMENT OF THE LOAN

1. Clear, marketable title of the property in favour of the Borrower for creation of valid mortgage.
2. Valid mortgage (equitable or registered) to be created in favour of the Company as per the legal requirements.
3. Execution/Submission of all documents including affidavit(s), copy of sanctioned plan, proof of own contribution etc. as stipulated by the Company in the Sanction Letter/Loan Agreement.
4. Satisfy itself that in case of construction of property, the required approvals for the project have been obtained.
5. Any other condition mentioned in the Sanction Letter/Loan Agreement.

F) PROCEDURE OF RECOVERY OF OVERDUES ARE AS FOLLOWS

If the amount due is not paid within the agreed timelines, the Company will follow-up with/and/or send reminders to the Borrower/Guarantor for payment of dues by Post/Fax/Telephone Call/Email/SMS/Electronic Message etc. and thereafter through third parties appointed for collection purposes. Any third party so appointed by the Company will adhere to the code of conduct of the Company, as per the regulatory requirements, for the recovery of dues.

In the event of default, all outstanding amounts owned by the Borrower to the Company shall become recoverable as per the terms of the loan documents and the Company may undertake such necessary processes/measures to enforce rights available to it under the loan documents including but not

limited to charging overdue/legal charges, recovery of dues by enforcing the security in accordance with the remedy available under the law including and not restricted to SARFAESI.

G) DATE ON WHICH ANNUAL OUTSTANDING BALANCE STATEMENT WILL BE ISSUED:

By **30th April** every year**.**

H) CUSTOMER SERVICES

<table>
<tr><td colspan="3">For any assistance and further information, you may connect the Customer service team of the Company through below modes between 10:00 AM to 6:00 PM on working days.</td></tr>
<tr><td>(i)</td><td colspan="2">Contact the branch manager/branch in charge of the branch near you.</td></tr>
<tr><td>(ii)</td><td colspan="2">Call our Customer care No.: 8367101101</td></tr>
<tr><td>(iii)</td><td colspan="2">You can also write to our Customer care E-mail Id: care@vridhihomefinance.com</td></tr>
<tr><td>(iv)</td><td colspan="2">You can also write to us via our website: www.vridhihomefinance.com</td></tr>
<tr><td>(v)</td><td colspan="2">You can collect the following documents by visiting our branch as per the mentioned timelines:</td></tr>
<tr><td></td><td>1. Loan Account Statement</td><td>Within 3 working days</td></tr>
<tr><td></td><td>2. Photocopy of the Title Documents</td><td>Within 15 working days</td></tr>
<tr><td></td><td>3. Return of Original Document on Closure/Transfer of the Loan</td><td>Within 30 working days from funds for foreclosure credited in Vridhi’s account</td></tr>
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I) DISCLOSURE

This KFS and Other MITC contains only important terms and conditions and are not exhaustive. The loan shall be governed by the Loan Agreement including the Sanction Letter. In the event of any contradiction between of the terms and conditions set out herein and the Loan Documents, the terms and conditions of the Loan Agreement and Sanction Letter shall prevail. It is hereby agreed that for detailed terms and conditions of the Loan, the Company and the Borrower shall refer to and reply upon the loan and other security documents executed/to be executed by them. The Borrower is requested to carefully read the KFS, Other MITC and the Loan Documents carefully before executing the same, the Company’s executive will help him in understanding/clarifying any clause, if need be.

J) DECLARATION/UNDERTAKING BY THE BORROWER

The Borrower declares that he/she has not made any payments in cash, bearer cheque or kind along with or in connection with this application to the Vridhi's Executive/representative collecting the loan application form or at any stage of loan processing.

I/We agree that terms and conditions governing the Loan shall be as per the Loan documents including Sanction Letter, Loan Agreement, Security Creation Documents signed between the Borrower and the Company.

I/ We have received a copy of the document containing Other Most Important Terms and Conditions pertaining to the Loan availed by me. The above terms and conditions have been read by the Borrower/read over to the Borrower by Shri/ Smt._____of the Company.

I confirm that I have understood the above Other Most Important Terms and Conditions of the Loan and I accept them.

Signed and delivered by Borrower	Signed and delivered by Co-Borrower	Signed and delivered by Co-Borrower	Signed and delivered by Co-Borrower

Signed and delivered by Lender(s)

For Vridhi Finserv Home Finance Limited
Authorized Signatory
Name :