

Dated: 29/12/2025

Key Facts Statement
Part 1 (Interest rate and fees/charges)

Sl. No.	PARTICULARS				
1	Loan proposal/ account No.:	H400LRD1741173	Type of Loan:	<input type="checkbox"/> Fresh/ Purchase <input type="checkbox"/> BT <input type="checkbox"/> BT+ Top up <input type="checkbox"/> Top Up	
2	Sanctioned Loan amount (in Rupees):	Rs. 98,00,00,000 (Rs. Ninety Eight Crores Only)			
3	Disbursal schedule: Actual interest calculation would change based on days gap between date of loan disbursement and first due date of instalment.	Disbursement: in Stages If disbursement is `in Stages` above, then please refer Loan agreement clause 2.2.			
4	Loan term (year/months/days)	132 months			
5	Instalment details				
	Type of Instalment	Number of EPIs	EPI (Rs)	Commencement of repayment, post sanction	
	Monthly	132	1,27,91,736	The due date of repayment of your EMIs will be the 15th day of each month. The exact month of the commencement of EMI will be subject to the date of actual encashment of the loan.	
6.a.	Interest rate (% per annum):	8.25%			
6.b.	Interest rate Type:	Floating			
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)
					Base Spread No. of EPIs
	BHFL Institutional Floating Reference Rate (I-FRR) / Repo Rate	16.55%	(8.30%)	8.25%	Please refer note i below Please refer note ii below

 Director
 Director
 Director
 Director
 Director

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The reset details mentioned here does not cover the changes in interest rates due to changes in credit profile. For more details on the Interest Rate reset and components of our benchmark interest rates, please refer to BHFL Interest Rate Policy as available on our website www.bajajhousingfinance.in.

Financial Institution whose Benchmark Rate* is being considered and Reference Period	Name of Institution	NA
	Reference Period	NA

* Please note that the ROI (Rate of Interest) on the loan would be revised post the date of disbursement basis any subsequent movement in the aforementioned Benchmark Rate. For detailed terms & conditions on the External Benchmark linked movements, please refer sanction letter.

Note:

i. For Fixed rate type – No reset to the base rate.

For Floating rate type – Base Rate reset to be executed from time-to-time basis changes in the Benchmark used viz. BHFL Institutional Reference Rate (I-FRR) or Repo Rate or External Benchmark Rate, as applicable.

ii. For Fixed rate type & FRR based Floating interest rate types – No reset to the spread.

8	Fees / Charges @			
		Payable to BHFL or Third Party:	One Time / Recurring	Amount (in ₹) or Percentage (%) as applicable
(i)	Processing fees	BHFL	One Time	Rs. 34,69,200
(ii)	Commitment fees	BHFL	NA	NA
(iii)	Stamp Duty	Third Party	One Time	Rs. 200
(iv)	MOE / MODT	Third Party	NA	NA
(v)	Valuation Fees	Third Party	One Time	Rs. 1,47,500
(vi)	Mortgage Origination Fees	BHFL	NA	NA
(vii)	Annual Maintenance Charges	BHFL	Recurring	NA
(viii)	Insurance / Value Added Services (VAS) Charges	Third Party	NA	NA
(ix)	Any Other- Legal fees	Third Party	One Time	10,000
	@ All charges once incurred are non-refundable. All fees & charges are inclusive of GST, wherever applicable.			
9	Annual Percentage Rate (APR) (%)	8.32%		
		For APR calculation, please refer table in Part 3		
10	Details of Contingent Charges (in ₹ or %, as applicable)			

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(i)	Part Prepayment & Foreclosure charges:	
	Part Prepayment Charges	1% + Applicable taxes on amount prepaid if part payment is made before 24 months. - NIL part payment charges after 24 months NIL if the underlying asset is sold within 24 months
	Full Prepayment Charges	1% + Applicable taxes on Principal outstanding if the loan gets closed before 24 months. - NIL after 24 months . - NIL if the underlying asset is sold within 24 months
* GST as applicable will be payable by the Borrower in addition to the Prepayment Charges.		
(ii)	Fees on account of External / Legal / Technical Opinion	On occurrence of event, as per expenses incurred
(iii)	Cheque Swap charges	On occurrence of event, as per expenses incurred
(iv)	Security Swap charges	On occurrence of event, as per expenses incurred
(v)	Expenses to cover costs	On occurrence of event, on Actuals
(vi)	Switch to Lower Rate	Up to 2% of principal outstanding + GST as applicable
(vii)	Reappraisal of loan after 6 months from sanction	Mortgage Origination Fees as applicable
(viii)	Hard Copy of Statement of Account	Up to Rs. 500 per request + GST as applicable Note: Soft copy of the statement is available free of cost and can be easily accessed through customer portal.
(ix)	Conversion of existing loan to new product (Term loan/ Flexi Term loan/ Flexi Hybrid loan)	Up to 3% of principal outstanding + GST as applicable
(x)	Flexi Annual Maintenance Charge – Flexi Hybrid Loan	Up to 1% of the Sanctioned amount during Flexi Interest Only Loan Repayment Tenure + GST as applicable and up to 1% of the available Flexi Loan Limit during the Flexi Term Loan Tenure + GST as applicable
(xi)	Flexi Annual Maintenance Charge – Flexi Term Loan	Up to 1% of the available Flexi Loan Limit + GST as applicable
(xii)	Fees for Photocopy of Title Documents (for secured loans)	Minimum fee of Rs. 500/- upto 30 pages and Rs. 3/- for each additional page thereafter + GST as applicable
(xiii)	CERSAI Charges	At loan closure/maturity- For each loan, as per charges levied by CERSAI+ GST as applicable.
(xiv)	Charges for Retrieval of borrower's original documents under Company's custody.	A charge of Rs 2,000 + GST as applicable per property mortgaged with BHFL as per customer request or Foreclosure or Termination of the loan.
(xv)	Conversion charges for switching from Fixed rate loan to Floating rate loan and vice versa	Upon occurrence of conversion, Per request (subject to a maximum of 3 times during the loan tenure)- For Term Loans:- Up to 3% + GST as applicable of principal outstanding +

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		undisbursed amount (if any). For Flexi Term Loans or Flexi Hybrid Loans:- Up to 3% + GST as applicable on Flexi Limit + undisbursed amount (if any).
(xvi)	Outstanding EMI Interest (OEI):	Interest on delayed payment shall be levied on the amount of unpaid Instalment from the due date till the date of remediation and shall be charged at the applicable rate of interest on the said loan.
(xvii)	Penal Charges:	All Penal charges mentioned below are excluding GST, if applicable.
	a. Bounce Charges (for every dishonour of cheque / ECS / NACH) (Rs.):	Please refer below
	b. Late Payment Charges (LPC) (chargeable per day for every partially or fully overdue EMI) (Rs):	Please refer below

Sanctioned Loan Amount	Late Payment Charges (LPC)^ (chargeable per day for every partially or fully overdue EMI)	Bounce Charges ^ (for every dishonour of cheque / ECS / NACH)
Up to Rs 15 Lakhs	3	500/-
> Rs 15 Lakhs to Rs 30 Lakhs	10	500/-
> Rs 30 Lakhs to Rs 50 Lakhs	15	1,000/-
> Rs 50 Lakhs to Rs 1 Crore	30	1,000/-
> Rs 1 Crore to Rs 5 Crores	125	3,000/-
> Rs 5 Crores to Rs 10 Crores	150	3,000/-
> Rs 10 Crores to Rs 25 Crores	175	10,000/-
> Rs 25 Crores to Rs 50 Crores	200	10,000/-
> Rs 50 Crores to Rs 100 Crores	400	10,000/-
> Rs 100 Crores to Rs 250 Crores	1,000	10,000/-
> Rs 250 Crores to Rs 500 Crores	2,000	10,000/-
> 500 Crores	4,000	10,000/-

^The Charges mentioned above are as applicable on the date of signing this document. These charges are subject to modification and the revised charges as mentioned on the Company's website (<https://www.bajajhousingfinance.in/>) will be applicable. The Borrower agrees that all the aforementioned charges are excluding GST (if applicable) or any other government levies.

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c. Covenant Perfection Charges:					
Sl. No.	Material terms and conditions	Trigger point	Charge levy / discontinuation		CPC (chargeable per month) * (in Rs.)
1	Non submission of Title document / security perfection document / MODT / MOE / Mortgage deed / ROC charge creation wherever applicable	90 days from first disbursement date	Levy	On non-compliance of any one or all heads in the category	3,000/-
2	Non-submission of revised NACH / ECS debit mandate registration wherever existing mandate is invalid / inactive / bank account closed / bank account frozen / other technical issue	Non curing of mandate registration issue for 90 days period	Levy	On non-compliance of any one or all heads in the category	1,000/-
3	Non-Submission of KYC-OVD within 90 days (where D-OVD was submitted at Disbursal).	90 days from first disbursement date	Levy	On non-compliance	500/-
4	Non-submission of Re-KYC documents, wherever applicable.	90 days from receiving 1 st intimation for Re KYC	Levy	On non-compliance	500/-
5	<ul style="list-style-type: none"> • Non-Submission of share certificate retrieved upon name change. • Milestones of Sales, Cashflow and construction as per sanction letter not adhered. • Non-renewal of Property Insurance. • Change in property Ownership or Beneficial Ownership structure without prior approval to the Company. • LEI not submitted or renewed. • Non-submission of End-Use certificate. • Failure to open escrow account. • Failure to deposit project receivables / rentals in the designated escrow account /escrow compliance. 	90 days from first disbursement date	Levy	On non-compliance of any one or all heads in the category	1,00,000/-
	Non-compliance to any RBI Directions or regulations including specification on the pamphlets, brochures, advertisement hoarding, boards,	90 days from first disbursement date or date of	Levy	On non-compliance of any one or all heads	10,000/-

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	mailers etc. that the project has been mortgaged to the Lender / Non-compliance of any directions or regulations issued by any other Regulatory body including NHB, RERA, Income Tax, etc.	non-compliance		in the category	
7	Non-adherence to any terms and conditions, representations, warranties, covenants as defined in the Loan Agreement or Sanction Letter or on occurrence of any Event of Default for Commercial Loans.	90 days from first disbursement date	Levy	On non-compliance of any one or all heads in the category	50,000/-

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Note: Discontinuation of the above CPC once levied, will be from the next calendar month from the date of curing.

Sl.No.	PART 2 (Other qualitative information)	
1	Clause of Loan agreement relating to engagement of recovery agents	Clause 15: The rights, powers and remedies available to the Lender under applicable Indian laws and under these present, shall be exercised by the Lender through any of its employees, authorised personnel or agent and the Lender may delegate any or all of the said powers and authorities to such employees, authorized personnel or agents
2	Clause of Loan agreement which details grievance redressal mechanism	Refer Schedule I, Annexure F of the loan agreement.
3	Phone number and email id of the nodal grievance redressal officer	Ms. Hema Ratnam, Phone: 022.45297300 (Mon-Sat – 9:00 am to 6:00 pm) Excluding Public Holidays Email: bhflgrievance@bajajhousing.co.in
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)	Yes

Part 3 – Annual Percentage Rate (APR)		
Sl. No.	Parameter	Loan
1	Sanctioned Loan amount (in Rupees) (Sl no. 2 of the KFS template – Part 1)	Rs. 98,00,00,000
2	Loan Term (in years/ months/ days) (Sl. No.4 of the KFS template – Part 1)	132 Months
3	No. of instalments for payment of principal, in case of non-equated periodic loans	NA

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b)	Type of EPI	Monthly
	Amount of each EPI (in Rupees)	Rs 1,27,91,736/-
	Nos. of EPIs (e.g., no. of EMIs in case of monthly instalments) (SI No. 5 of the KFS template – Part 1)	132
c)	No. of instalments in which full or part interest is getting capitalised, if any.	NA
d)	Commencement of repayments, post sanction (SI No. 5 of the KFS template – Part 1)	The due date of repayment of your EMIs will be the 15 th day of each month. The exact month of the commencement of EMI will be subject to the date of actual encashment of the loan.
3	Interest rate type (fixed or floating or hybrid or dual rate) (SI No. 6.b. of the KFS template – Part 1)	Floating
4	Rate of Interest (SI No. 6.a. of the KFS template – Part 1)	8.25% per annum
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	Rs 55,40,27,193/-
6	Fee/ Charges payable (in Rupees)	Rs 36,26,900
a)	Payable to BHFL (SI No.8 of the KFS template-Part 1)	Rs 34,69,200/-
b)	Payable to third-party routed through BHFL (SI No.8 of the KFS template – Part 1)	157,700
7	Annual Percentage Rate (APR) (%)	8.32%

Repayment Schedule

Sr No.	Repayment Date/Date of MI	Principal	Interest	Total MI
1.	15/Feb/26	2261841	6737500	8999341
2.	15/Mar/26	2277392	6721950	8999341
3.	15/Apr/26	2540626	6706293	9246919
4.	15/May/26	2558093	6688826	9246919
5.	15/Jun/26	2575680	6671239	9246919
6.	15/Jul/26	2593387	6653531	9246919
7.	15/Aug/26	2611217	6635702	9246919
8.	15/Sep/26	3236338	6617750	9854088
9.	15/Oct/26	3258588	6595500	9854088
10.	15/Nov/26	3280991	6573097	9854088
11.	15/Dec/26	3303548	6550540	9854088
12.	15/Jan/27	3326260	6527828	9854088
13.	15/Feb/27	3349128	6504960	9854088
14.	15/Mar/27	3372153	6481935	9854088
15.	15/Apr/27	3655293	6458751	10114044
16.	15/May/27	3680423	6433621	10114044
17.	15/Jun/27	3705726	6408318	10114044
18.	15/Jul/27	3731203	6382842	10114044
19.	15/Aug/27	3756855	6357190	10114044
20.	15/Sep/27	3782683	6331361	10114044

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21.	15/Oct/27	3808689	6305355	10114044
22.	15/Nov/27	3834874	6279170	10114044
23.	15/Dec/27	3861238	6252806	10114044
24.	15/Jan/28	3887784	6226260	10114044
25.	15/Feb/28	3914513	6199531	10114044
26.	15/Mar/28	3941425	6172619	10114044
27.	15/Apr/28	4241476	6145522	10386998
28.	15/May/28	4270637	6116361	10386998
29.	15/Jun/28	4299997	6087001	10386998
30.	15/Jul/28	4329560	6057438	10386998
31.	15/Aug/28	4359325	6027673	10386998
32.	15/Sep/28	4389296	5997702	10386998
33.	15/Oct/28	4419472	5967526	10386998
34.	15/Nov/28	4449856	5937142	10386998
35.	15/Dec/28	4480449	5906549	10386998
36.	15/Jan/29	4511252	5875746	10386998
37.	15/Feb/29	4542267	5844731	10386998
38.	15/Mar/29	4573495	5813503	10386998
39.	15/Apr/29	4891539	5782060	10673600
40.	15/May/29	4925169	5748431	10673600
41.	15/Jun/29	4959029	5714571	10673600
42.	15/Jul/29	4993123	5680477	10673600
43.	15/Aug/29	5027450	5646150	10673600
44.	15/Sep/29	5760259	5611586	11371844
45.	15/Oct/29	5799860	5571984	11371844
46.	15/Nov/29	5839735	5532110	11371844
47.	15/Dec/29	5879883	5491962	11371844
48.	15/Jan/30	5920307	5451538	11371844
49.	15/Feb/30	5961009	5410835	11371844
50.	15/Mar/30	6001991	5369854	11371844
51.	15/Apr/30	6344186	5328590	11672776
52.	15/May/30	6387803	5284974	11672776
53.	15/Jun/30	6431719	5241057	11672776
54.	15/Jul/30	6475937	5196839	11672776
55.	15/Aug/30	6520459	5152317	11672776
56.	15/Sep/30	6565287	5107489	11672776
57.	15/Oct/30	6610423	5062353	11672776
58.	15/Nov/30	6655870	5016906	11672776
59.	15/Dec/30	6701629	4971147	11672776
60.	15/Jan/31	6747703	4925073	11672776
61.	15/Feb/31	6794093	4878683	11672776
62.	15/Mar/31	6840803	4831973	11672776
63.	15/Apr/31	7203812	4784943	11988755
64.	15/May/31	7253338	4735417	11988755
65.	15/Jun/31	7303205	4685550	11988755
66.	15/Jul/31	7853414	4635341	11988755

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67.	15/Aug/31	7403969	4584786	11988755
68.	15/Sep/31	7454871	4533884	11988755
69.	15/Oct/31	7506123	4482631	11988755
70.	15/Nov/31	7557728	4431027	11988755
71.	15/Dec/31	7609687	4379067	11988755
72.	15/Jan/32	7662004	4326751	11988755
73.	15/Feb/32	7714680	4274074	11988755
74.	15/Mar/32	7767719	4221036	11988755
75.	15/Apr/32	7821122	4167633	11988755
76.	15/May/32	7874892	4113863	11988755
77.	15/Jun/32	7929032	4059723	11988755
78.	15/Jul/32	7983544	4005211	11988755
79.	15/Aug/32	8038431	3950324	11988755
80.	15/Sep/32	8896676	3895060	12791736
81.	15/Oct/32	8957841	3833895	12791736
82.	15/Nov/32	9019426	3772310	12791736
83.	15/Dec/32	9081435	3710301	12791736
84.	15/Jan/33	9143870	3647866	12791736
85.	15/Feb/33	9206734	3585002	12791736
86.	15/Mar/33	9270030	3521706	12791736
87.	15/Apr/33	9333761	3457975	12791736
88.	15/May/33	9397931	3393805	12791736
89.	15/Jun/33	9462542	3329194	12791736
90.	15/Jul/33	9527597	3264139	12791736
91.	15/Aug/33	9593099	3198637	12791736
92.	15/Sep/33	9659052	3132684	12791736
93.	15/Oct/33	9725458	3066278	12791736
94.	15/Nov/33	9792320	2999416	12791736
95.	15/Dec/33	9859642	2932094	12791736
96.	15/Jan/34	9927427	2864309	12791736
97.	15/Feb/34	9995678	2796058	12791736
98.	15/Mar/34	10064399	2727337	12791736
99.	15/Apr/34	10133591	2658145	12791736
100.	15/May/34	10203260	2588476	12791736
101.	15/Jun/34	10273407	2518329	12791736
102.	15/Jul/34	10344037	2447699	12791736
103.	15/Aug/34	10415152	2376584	12791736
104.	15/Sep/34	10486756	2304980	12791736
105.	15/Oct/34	10558853	2232883	12791736
106.	15/Nov/34	10631445	2160291	12791736
107.	15/Dec/34	10704536	2087200	12791736
108.	15/Jan/35	10778130	2013606	12791736
109.	15/Feb/35	10852229	1939507	12791736
110.	15/Mar/35	10926838	1864898	12791736
111.	15/Apr/35	11001960	1789756	12791736
112.	15/May/35	11077599	1714137	12791736

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113.	15/Jun/35	11153757	1637979	12791736
114.	15/Jul/35	11230440	1561296	12791736
115.	15/Aug/35	11307649	1484087	12791736
116.	15/Sep/35	11385389	1406347	12791736
117.	15/Oct/35	11463663	1328073	12791736
118.	15/Nov/35	11542476	1249260	12791736
119.	15/Dec/35	11621831	1169905	12791736
120.	15/Jan/36	11701731	1090005	12791736
121.	15/Feb/36	11782180	1009556	12791736
122.	15/Mar/36	11863183	928553	12791736
123.	15/Apr/36	11944742	846994	12791736
124.	15/May/36	12026862	764874	12791736
125.	15/Jun/36	12109547	682189	12791736
126.	15/Jul/36	12192800	598936	12791736
127.	15/Aug/36	12276625	515111	12791736
128.	15/Sep/36	12361027	430709	12791736
129.	15/Oct/36	12446009	345727	12791736
130.	15/Nov/36	12531576	260160	12791736
131.	15/Dec/36	12617730	174006	12791736
132.	15/Jan/37	12692210	87259	12779469

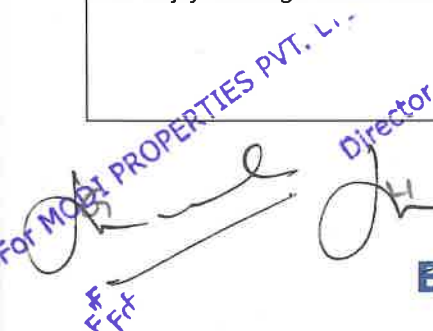
Note: The above repayment schedule is for illustrative purpose. The Instalment amount mentioned in this KFS is tentative and is subject to change, which can be due to factors including, but not limited to, date of disbursement, pre-payment, change in Rate of Interest and due to rounding off the instalment amount.

A system generated repayment schedule of the loan will be shared separately. The repayment schedule specifies the break-up of Principal and Interest components for each instalment and can be accessed from our customer portal on the website and mobile application at any point in time.

CUSTOMER SIGNATURE & ACCEPTANCE FOR KFS

The applicant(s) acknowledge to have read and understood all the pages containing terms of this KFS and are affixing his/her/its' signature/ common seal on the KFS evidencing the same.

Your faithfully,	Accepted (All Participants and Co-Applicants to sign below)
For Bajaj Housing Finance Limited	a.  Name: GV Research Centers Pvt Limited Director


For MODI PROPERTIES PVT. LTD. Director

BAJAJ HOUSING FINANCE LIMITED

www.bajajhousingfinance.in

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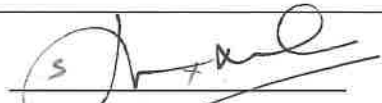
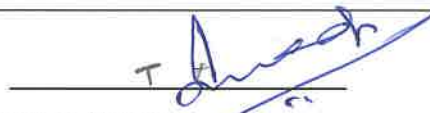



Branch Office: 202, Roxana Tower, Towe-B, Greenlands Rd., Greenlands, Begumpet, Hyderabad - 500016. Telangana

Registered Office: Bajaj Auto Limited Complex, Mumbai-Pune Road, Akurdi, Pune 411035, Maharashtra

Corporate Identity Number (CIN): L65910PN2008PLC132228

Tel: +91 20718 78060 | Email: bhflwecare@bajajhousing.co.in



Authorized Signatory _____	b.  Soham Satish Modi
Name:	c.  Name: Tejal Modi For MODI PROPERTIES PVT. LTD.
Designation:	d.  Name: Modi Properties Private Limited Director
	e.  Name: Haritah Global Private Limited For HARITAH GLOBAL PVT. LTD.
	f.  Name: Verdant Corporation Private Limited For VERDANT CORPORATION PVT. LTD.
Date:	Date: Director

For GV RESEARCH CENTERS PVT. LTD.

Director
For MODI PROPERTIES PVT. LTD.

Director
For VERDANT CORPORATION PVT. LTD.

Director
For HARITAH GLOBAL PVT. LTD.

Director

