

Issue Date -

Valid till Date -

KFS No. -

KEY FACTS STATEMENT

PART 1 (INTEREST RATE AND FEES/CHARGES)

1	Loan proposal/ account 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 (months)			
5	Instalment details			
	Type of instalments	Number of EPIs/EMIs	EPI / EMI(₹)	Commencement of repayment, post sanction
	EMI			The borrower has to pay the PEMI/EMI on or before 7th (due date of PEMI/EMI) or the date specified in the schedule. The frequency of due date of PEMI/EMI is monthly. In case the disbursal payment handover is between 01 - 06th of the month then Pre-EMI interest of the intervening days and the first EMI shall be payable on 7th or the date specified in the SCHEDULE, of the subsequent month.
6	Interest rate (%) and type (fixed or floating or hybrid/Semi 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	Effect	EPI/EMI(₹)	No. of EPIs/ EMIs
		-		3	NA	Increase		
						Decrease		
8 Fee/ Charges								
				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				
(ii)	Insurance charges					One-time		
(iii)	Valuation fees			One-time				
(iv)	Any other (please specify)							
a	Admin Fees			One-time				
b	Cersai			One-time				
c	Document Handling Charges (Original)			One-time				
9 Annual Percentage Rate (APR) (%)								

10		Details of Contingent Charges (in ₹ or %, as applicable)
(i)	Cheque / ECS / NACH Dishonour Charges per Transaction, Cheque Swapping Charge	Rs. 750/- (Rupees Seven Hundred Fifty Only)
(ii)	Document Retrieval Charges (Photocopy)	Rs. 1,500/- (Rupees One Thousand Five Hundred only)
(iii)	Late Payment Charges after Due date, subject to change from time to time on sole discretion of MOHFL	2.5% per month calculated on total overdue PEMI/EMI for the number of days overdue post the due date of instalment i.e. 30% annualised.
(iv)	Non-compliance of Terms and Conditions	<p>Non-compliance of any terms and conditions of the Home Loan / Non-Home Loan contract inclusive but not limited to the following, shall attract the charges stated below, which are subject to change from time to time as per sole discretion of MOHFL, as stated below:</p> <ol style="list-style-type: none"> Three times consecutive bounce of EMI/ PEMI Non-compliance / non-submission of any condition / document as mentioned in the sanction letter / disbursement request letter accepted by the borrower(s) within agreed time from the date of first disbursement Non-submission of any Post Disbursement Documents with regards to the title of security within 60 days from the date of first disbursement Where the loan is partly disbursed and is not drawn-down within 12 months from the date of its last disbursement <ul style="list-style-type: none"> MOHFL may levy monthly penal charges of Rs. 10,000/- (Ten thousand rupees only) till the terms & conditions are not complied in full or to the satisfaction of MOHFL. The levy of the same is on sole discretion of the MOHFL . The borrower is liable to pay the same as and when demanded by MOHFL or its representatives.
(v)	Charges for SOA, FCL, LOD or Duplicate NOC	Rs. 2,000/- (Rupees Two Thousand Only) For each document mentioned alongside.
(vi)	Document Handling Charges (Original)	Rs. 2000/ (Rupees Two Thousand Only) One Time charges occurred at the time of Closure
(vii)	CERSAI Charges	<p>CERSAI Creation : Loan Amount up to Rs. 5.00 Lakh: Rs. 50/- (Rupees Fifty Only) and Loan Amount more than Rs. 5.00 Lakh: Rs. 100/- (Rupees One Hundred Only) CERSAI Modification : Same as above CERSAI Satisfaction : Nil</p> <p>One Time Charges occurred at the time of Disbursement</p>
(viii)	Sanction Revalidation Charges (after sanction validity expiry date)	Rs. 1,500/- (Rupees One Thousand Five Hundred Only)
(ix)	Legal Scrutiny Report & Technical Report/Visit Charges	<ol style="list-style-type: none"> 1. First Legal Scrutiny Report-Free. 2. Second/more times Legal Scrutiny Report - Rs. 2000/- (Rupees Two Thousand Only) for each for each Report. 3. First Technical Report/Visit-Free. 4. Second/more times Technical Report/visit -Rs. 2000/- (Rupees Two Thousand Only) for each Report/Visit. 5. Subsequent Technical Visit/ Report for partly disbursed cases - Rs. 750/- (Rupees Seven Hundred Fifty only).
(x)	Collection Visit Charges	Charges for personal visit - collection in case of overdue account (In a month) First visit: Rs. 250/- (Rupees Two Hundred and Fifty only) Every subsequent visit in the same month will attract an additional of Rs.250/- (Rupees Two Hundred and Fifty only) over and above the previous visit charges. i.e. for second visit Rs.500/- and for third visit Rs.750/- and so on .

(xi)	Disbursement Cheque Cancellation & Re-issuance	Rs. 1,000/- (Rupees One Thousand Only)																																										
(xii)	Fee Refund Norms	In the event of loan being rejected by MOHFL post sanction or disbursement for any specified reasons or in the event of applicant withdrawing his/her/their application himself/herself/themselves, the collected EMI/PEMI amount will be refunded after deduction of Processing/Admin fees, if any pending.																																										
(xiii)	Prepayment/pre-closure charges & norms	<table border="1"> <thead> <tr> <th rowspan="2">Type Of Loans</th> <th rowspan="2">Rate Description</th> <th rowspan="2">Parties / End use</th> <th colspan="2">Foreclosure Charges / Partial Prepayment charges</th> </tr> <tr> <th>Closure by Own Source - Fore Closure</th> <th>Closure by Other than own source#</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Housing Loans</td> <td>Fixed Rate</td> <td>Individuals / Non Individuals</td> <td>NIL</td> <td>5% on principal outstanding + GST*</td> </tr> <tr> <td>Floating Rate</td> <td>Individuals / Non Individuals</td> <td>NIL</td> <td></td> </tr> <tr> <td rowspan="5">Non-Housing Loans</td> <td>Fixed Rate</td> <td>Individuals / Non Individuals</td> <td colspan="2">5% on principal outstanding + GST*</td> </tr> <tr> <td>Floating Rate</td> <td>Individual Borrowers with end use other than business</td> <td colspan="2">NIL</td> </tr> <tr> <td>Floating Rate</td> <td>Individuals / Non-individual & MSE with end use as business</td> <td colspan="2">NIL (on loans with sanctioned limit up to Rs.50 Lakhs)</td> </tr> <tr> <td>Floating Rate</td> <td>Individuals / Non-individual & MSE with end use as business</td> <td colspan="2">5% on principal outstanding + GST* (on loans with sanctioned limit exceeding Rs.50 Lakhs)</td> </tr> <tr> <td>Fixed Rate</td> <td>Non-individual & Non-MSE</td> <td colspan="2">5% on principal outstanding + GST*</td> </tr> <tr> <td></td> <td>Floating Rate</td> <td>Non-individual & Non-MSE</td> <td colspan="2">5% on principal outstanding + GST*</td> </tr> </tbody> </table> <p>*GST as applicable</p> <p>#Other than own source means prepayment/pre-closure from borrowing taken from any Bank/ HFC/ NBFC/Financial Institution</p> <p>In case of Semi-Fixed Loans (fixed for initial period and then floating), the Foreclosure/ Part-payment norms will be applicable as per the status (fixed/ floating) of the loans as on date of pre-closure.</p>	Type Of Loans	Rate Description	Parties / End use	Foreclosure Charges / Partial Prepayment charges		Closure by Own Source - Fore Closure	Closure by Other than own source#	Housing Loans	Fixed Rate	Individuals / Non Individuals	NIL	5% on principal outstanding + GST*	Floating Rate	Individuals / Non Individuals	NIL		Non-Housing Loans	Fixed Rate	Individuals / Non Individuals	5% on principal outstanding + GST*		Floating Rate	Individual Borrowers with end use other than business	NIL		Floating Rate	Individuals / Non-individual & MSE with end use as business	NIL (on loans with sanctioned limit up to Rs.50 Lakhs)		Floating Rate	Individuals / Non-individual & MSE with end use as business	5% on principal outstanding + GST* (on loans with sanctioned limit exceeding Rs.50 Lakhs)		Fixed Rate	Non-individual & Non-MSE	5% on principal outstanding + GST*			Floating Rate	Non-individual & Non-MSE	5% on principal outstanding + GST*	
Type Of Loans	Rate Description	Parties / End use				Foreclosure Charges / Partial Prepayment charges																																						
			Closure by Own Source - Fore Closure	Closure by Other than own source#																																								
Housing Loans	Fixed Rate	Individuals / Non Individuals	NIL	5% on principal outstanding + GST*																																								
	Floating Rate	Individuals / Non Individuals	NIL																																									
Non-Housing Loans	Fixed Rate	Individuals / Non Individuals	5% on principal outstanding + GST*																																									
	Floating Rate	Individual Borrowers with end use other than business	NIL																																									
	Floating Rate	Individuals / Non-individual & MSE with end use as business	NIL (on loans with sanctioned limit up to Rs.50 Lakhs)																																									
	Floating Rate	Individuals / Non-individual & MSE with end use as business	5% on principal outstanding + GST* (on loans with sanctioned limit exceeding Rs.50 Lakhs)																																									
	Fixed Rate	Non-individual & Non-MSE	5% on principal outstanding + GST*																																									
	Floating Rate	Non-individual & Non-MSE	5% on principal outstanding + GST*																																									

(xiv)	ROI Conversion Charges	<ul style="list-style-type: none"> The borrower shall be allowed to switch, once in a financial year, from variable/floating rate to fixed rate or fixed rate of interest to variable/floating rate after paying following switching charges The borrower shall have the option to switch from prevailing rate of interest type to the new rate of interest type by paying a switching charge of up to 3% of Principal Outstanding as on the day of conversion plus applicable statutory taxes. The above is on sole-discretion of MOHFL. The conversion of ROI type is on sole-discretion of MOHFL and as per prevailing pricing policy/ rate grid of floating / fixed ROI from time to time. 								
(xv)	Legal Charges in case of delaying repayment	In event of delaying payment of EMI or PEMI, the borrower shall be liable to pay legal charges such as legal fees, court fees etc. as well, incurred by MOHFL for such delayed payment.								
(xvi)	Commitment Charges	<p>MOHFL allocates the disbursement amount as per accepted sanction terms, enabling borrower to avail the funds within 30 days from the date of disbursement without any charge, subject to fulfilment of pre-disbursement conditions. If the funds are not availed within 30 days from the date of disbursement, MOHFL may levy commitment charges as detailed in the table below:</p> <table border="1" data-bbox="296 853 1222 920"> <thead> <tr> <th data-bbox="296 853 679 887">Cheque not collected for days</th> <th data-bbox="679 853 850 887">0 to 30 Days</th> <th data-bbox="850 853 1035 887">31st Day</th> <th data-bbox="1035 853 1222 887">61st Day</th> </tr> </thead> <tbody> <tr> <td data-bbox="296 887 679 920">Charges applicable + GST</td> <td data-bbox="679 887 850 920">₹ 0.00</td> <td data-bbox="850 887 1035 920">₹ 5,000</td> <td data-bbox="1035 887 1222 920">₹ 2,500</td> </tr> </tbody> </table>	Cheque not collected for days	0 to 30 Days	31st Day	61st Day	Charges applicable + GST	₹ 0.00	₹ 5,000	₹ 2,500
Cheque not collected for days	0 to 30 Days	31st Day	61st Day							
Charges applicable + GST	₹ 0.00	₹ 5,000	₹ 2,500							
<p>All fees indicated above are excluding applicable statutory taxes. Taxes as applicable will be collected in addition to the fee. The All-in-Cost represents the total cost of the loan to the Borrower, including interest rate and all applicable fees/charges, in accordance with applicable regulatory guidelines. These fees are subject to variation as per the terms outlined in the Key Fact Statement (KFS) executed/to be executed between the Borrower/s and MOHFL. MOHFL shall endeavor to keep its Borrowers informed of any changes through its official website, display in its offices, and general announcements from time to time. If such change is to the disadvantage of the customer, he/she may, within 60 days and without notice, close his/her account or switch it without having to pay any extra charges or interest.</p>										

PART 2 (OTHER QUALITATIVE INFORMATION)

1	Clause of Loan agreement relating to engagement of recovery agents	NA	
2	Clause of Loan agreement which details grievance redressal mechanism	<p>In case of any complaints the borrower(s) can contact MOHFL branch official to make entry in "Query Management Module" available at the branches</p> <p>If the complaint/dispute is unresolved at branch level, the borrower(s) may directly lodge the complaint by; Calling MOHFL Customer Service Helpline on 8291889898 between; Monday to Friday- 09:30 AM to 6:00 PM & Saturday 09:30 AM to 6:00 PM (First Saturday of the month will be Holiday); or Email us at: hfquery@motilaloswal.com ; or Write to us at the below mentioned address: Motilal Oswal Home Finance Limited (Customer Service Cell) Motilal Oswal Tower, Rahimtullah Sayani Road, Opposite Parel S.T. Depot, Prabhadevi, Mumbai-400025</p> <p>In case the complaint/dispute is unresolved within one month or if borrower(s) is/are not satisfied with the solution provided by MOHFL, they can approach to Grievance Redressal Officer. The name and contact of the Grievance Redressal Officer is as follows: Aalia Shaikh (Contact: +91-22-50362730) Email Id: hfgr@motilaloswal.com "or"</p> <p>If the complaint/dispute is unresolved, borrower(s) may lodge their complaints to National Consumer Helpline at https://consumerhelpline.gov.in/"or" If the complaint/dispute is not redressed within a period of one month or borrower(s) is/are dissatisfied with the response received, the borrower(s) may appeal to National Housing Bank at their GRIDS Portal at below mentioned link: https://grids.nhbonline.org.in/(S(0cixd2l420ampmiuolt4fz2))/default.aspx"or" by post at the address; To, Deputy General Manager, National Housing Bank, Complaint Redressal Cell, Department of Supervision, National Housing Bank, 4th Floor, Core-5A, India Habitat Centre, Lodhi Road, New Delhi - 110 003</p>	
3	Phone number and email id of the nodal grievance redressal officer	<p>In case the complaint/dispute is unresolved within one month or if borrower(s) is/are not satisfied with the solution provided by MOHFL, they can approach to Grievance Redressal Officer. The name and contact of the Grievance Redressal Officer is as follows: Aalia Shaikh (Contact: +91-22-50362730) Email Id: hfgr@motilaloswal.com "or"</p> <p>If the complaint/dispute is unresolved, borrower(s) may lodge their complaints to National Consumer Helpline at https://consumerhelpline.gov.in/"or" If the complaint/dispute is not redressed within a period of one month or borrower(s) is/are dissatisfied with the response received, the borrower(s) may appeal to National Housing Bank at their GRIDS Portal at below mentioned link: https://grids.nhbonline.org.in/(S(0cixd2l420ampmiuolt4fz2))/default.aspx"or" by post at the address; To, Deputy General Manager, National Housing Bank, Complaint Redressal Cell, Department of Supervision, National Housing Bank, 4th Floor, Core-5A, India Habitat Centre, Lodhi Road, New Delhi - 110 003</p>	
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 maybe 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
	Motilal Oswal Home Finance Limited - 100%	NA	NA
6	In case of digital loans, following specific disclosures maybe 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		NA
	(ii) Details of LSP acting as recovery agent and authorized to approach the borrower		NA
7	Insurance	<p>Your loan of Rs. has been sanctioned for a term of xx months. Details of the insurance policy/ies opted by you is/are as hereunder:</p> <p>Issuance of insurance policy is the sole discretion of the Insurer. Insurance coverage will become effective once insurance policy is issued by the insurer, subject to the clearance of disbursement payment. Sum assured and associated insurance benefits are applicable only for the duration opted by the borrower as outlined in the reduction schedule provided in the insurance policy.</p> <p>By accepting the sanction letter borrower understand and agrees that in event of an insurance claim, the outstanding loan balance and claim amount may differ if insurance coverage amount/term is less than the loan amount /tenure. Insurance claim can only be made up to the insurance coverage amount or term specified in the insurance policy.</p>	

8	SMA & NPA Classification	In case of delaying payment of EMI, the lender will classify the borrower account immediately as Special Mention Account ('SMA') / Non-Performing Asset ('NPA') at the day end of due date of calendar date. Example: If due date of EMI of a loan account is March 31, 2023, and full dues are not received before the lender runs the day-end process for this date, the date of overdue shall be March 31, 2023. If it continues to remain overdue, then this account shall get reported as SMA-1 upon running day-end process on April 30, 2023 i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2023. Similarly, if the account continues to remain overdue, it shall get reported as SMA-2 upon running day-end process on May 30, 2023 and if continues to remain overdue further, it shall get classified as NPA upon running day-end process on June 29, 2023.
9	Other Norms	In case of funding against the Plot purchase or Plot + Construction, if borrower does not complete the construction of the house on the plot within stipulated timeline as per the Sanction Letter/Loan Agreement or Regulatory Guidelines, the loan shall be converted to Non-Home Loan and may attract the Non-Home Loan rate of interest prevailing from time to time, i.e. floating / semi fixed / fixed based on the company's prevailing rate of interest policy/ norms.
10	Preferred Payment Mode	In case of part payments, online payment mode using the MO Parivaar App will be recommended.
11	Rate of Interest	In case the ROI offered is semi fixed for particular period / years from the date of first disbursement and it is linked to RPLR at the time of availing the disbursement then after completion of the stated period the ROI will be converted to Variable Rate of Interest and linked to the RPLR prevailing at that time. However the Spread offered at the initial disbursement will remain constant during the tenor of loan. In Variable/ Floating Rate of Interest loans any change in RPLR shall result in equivalent change in the applicable Rate of Interest. The change in effective Rate of Interest impacts the balance tenure of the loan or the EMI amount or any combination thereof.
12	Date of Reset of Interest Rate	Interest rate reset revision cycle is quarter of English calendar year beginning from first day of January, April, July and October of each year.
13	Options available with borrower at reset of interest rate	a. Enhancement in EMI b. Elongation of tenor c. Enhancement in EMI and elongation of tenor d. To prepay loan in full at any point of time during tenure of loan e. To prepay loan in part at any point of time during tenure of loan Switch from variable/floating rate to fixed rate or vice versa

ANNEXURE A

COMPUTATION OF APR

Sr. No.	Parameter	Details
1	Sanctioned Loan amount (in Rupees)	
2	Loan Term (in months)	
a)	No. of instalments for payment of principal, in case of non-equated periodic loans	-
b)	Type of EPI / EMI Amount of each EPI/ EMI (in Rupees) and nos. of EPIs/ EMIs (e.g., no. of EMIs in case of monthly instalments)	
c)	No. of instalments for payment of capitalised interest, if any	-
d)	Commencement of repayments, post sanction	The borrower has to pay the PEMI/EMI on or before 7th (due date of PEMI/EMI) or the date specified in the schedule. The frequency of due date of PEMI/EMI is monthly. In case the disbursal payment handover is between 01 - 06th of the month then Pre-EMI interest of the intervening days and the first EMI shall be payable on 7th or the date specified in the SCHEDULE, of the subsequent month
3	Interest rate type (fixed or floating or hybrid/semifixed)	
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	Annual Percentage rate- Effective annualized interest rate (in percentage)	
10	Schedule of disbursement as per terms and conditions	Refer Annexure D
11	Due date of payment of instalment and interest	The borrower has to pay the PEMI/EMI on or before 7th (due date of PEMI/EMI) or the date specified in the schedule. The frequency of due date of PEMI/EMI is monthly. In case the disbursal payment handover is between 01 - 06th of the month then Pre-EMI interest of the intervening days and the first EMI shall be payable on 7th or the date specified in the SCHEDULE, of the subsequent month

ANNEXURE C

CLAUSES OF LOAN AGREEMENT RELATED TO STAGE WISE DISBURSEMENT

1. That wherein the Loan is disbursed to the Borrower in instalments and only interest is payable till the complete loan amount is disbursed and payment handed over, Lender, shall be at liberty to start EMI on the disbursed amount handed-over any time after 12 months from date of commencement of first Pre-EMI at its sole discretion and the Borrower shall have no objection to the same.
2. In case the property being purchased is under construction, and its completion and handover depend solely on the builder/developer, with MOHFL having no control over or responsibility for the progress, timelines, or quality of construction. MOHFL has sanctioned the loan based on Borrower's request and disburses the loan amount directly to the builder/developer, as per the loan agreement and construction milestones. Any delay, non-completion, or failure in construction by the builder/developer is beyond MOHFL's control, and Borrower agree that MOHFL will not be liable for any losses, damages, or inconveniences arising from such delays. Borrower confirm that our obligations to repay the loan and make timely payments of E MIs to MOHFL remain unchanged, despite any construction delays or issues. Any default on Borrower's part will be considered an 'event of default' and may trigger necessary actions by MOHFL as per the loan agreement and applicable laws.
3. In the case of Plot or Plot + Construction loans, Borrower agree to complete construction of the house on the purchased land within 36 (Thirty-Six) months from the first disbursement date. In the event the construction is not completed within the aforesaid period of 36 (Thirty-Six) months from the date of first disbursement. Borrower authorize Motilal Oswal Home Finance Ltd. to convert the loan to a Non-Home Loan, subject to applicable interest rates, and to downsize the loan to the disbursed amount, starting EMI payments accordingly.

ANNEXURE D

DISBURSEMENT SCHEDULE

Sr. No.	Types	Disbursal Schedule
1	100% disbursement for readybuilt properties be it HL, LAP or NHL	100% upfront
2	Construction linked disbursement in Self Construction, Extension and Improvement	a. Loan disbursement will be construction linked in maximum 6 tranches b. Accelerated Disbursement with 10% higher stage of construction can be processed on sole discretion of MOHFL based on the progress of construction
3	Construction linked disbursement in Plot Purchase + Self Construction cases	a. Upfront payment towards purchase of the plot b. For Construction the disbursement will be construction linked in maximum 6 tranches c. Accelerated Disbursement with 10% higher stage of construction can be processed on sole discretion of MOHFL based on the progress of construction
4	Construction linked disbursement for under-construction builder properties	a. As per Construction Linked Payment plan of the builder upon sanction of the loan application OR be construction linked in maximum 6 tranches b. Accelerated Disbursement with 10% higher stage of construction can be processed on sole discretion of MOHFL based on the progress of construction