Tentative KFS (Key Fact Statement) - Lendingkart Business Loan product	
Name of the Borrower	As per the Application
Date of Application	As per the Application
Loan amount (amount disbursed/to be disbursed to the borrower) (in Rupees)	₹ 10,00,000 (Ten Lakhs Rupees) *
Loan Tenure	36 months
Installment /EMI Frequency	Monthly
EMI Scheme (Advance / Arrears)	Arrears
***Interest Rate / Rate of Interest (Fixed Rate, on monthly reducing balance)	17.25% onwards Per Annum (Starting)*
Annual Percentage Rate (APR)	23.50% onwards Per Annum (Starting)*
***EMI Amount (Installment Amount)	₹ 35,777
Charges: All Charges are non-refundable and applicable post disbursement of loan	
***Processing Fees + Govt Taxes	3% of Loan Amount* (Maximum)
(As specified by Government of India)	
Foreclosure Charges, post cooling off/look-up period	No Foreclosure Charges
Penal charges, if any, in case of delayed payment	0.1% (zero-point one percent) per day or 36% per annum on the overdue principal and interest amount for the period between the due date till the receipt of the entire overdue amount + Rs 300/- (Rupees three hundred only) for each overdue instalment of loan amount.
Dishonour charges, if any	INR 150/- (Rupees one hundred and fifty only) (including GST) towards each cheque dishonoured. INR 20/- (Rupees twenty only) (including GST) towards each dishonour of the ECS/ NACH transaction.
NACH registration or activation p	INR 30/- per registration (including GST).
Stamp Duty and Other Statutory Charges	As per applicable laws of the state.
Legal/Incidental Charges	On an actual basis.
Change in account mapping	INR 500/- (Rupees five hundred only) (including GST) per request.
Instrument swap charges	INR 500/- (Rupees five hundred only) (including GST) per swap
Signature Verification Fee (one time), if applicable. (non-refundable)	If required by Lendingkart, the Borrower shall provide a cheque of INR 10/-. This cheque shall be deposited by Lendingkart for the purpose of signature verification of the Borrower.
Cooling-off/Look-up Period during which borrower shall not be charged any penalty on prepayment of loan	3 Days
Note: This is a tentative KFS (Key Fact Statement) which is shown on the offers listing page as part of a loan offer. This is a 'provisional,' KFS and will be replaced with the final version by the lending partner before the Esign & disbursement.	