



ICL Fincorp

Corporate Office:

ICL Fincorp Limited, Main Road, Irinjalakuda, Thrissur-680121, Kerala, India

Registered Office:

Plot No: C308, Door No: 66/40, 4th Avenue, Ashok Nagar, Chennai, Tamil Nadu, India - 600083

CIN: U65191TN1991PLC021815, Email: info@iclfincorp.com

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

1	Customer Name					
2	Loan proposal/ account No.		Type of Loan			
3	Sanctioned Loan amount (in Rupees)					
4	Disbursal schedule					
	(i) Disbursement in stages or 100% upfront.					
	(ii) If it is stage wise, mention the clause of loan agreement having relevant details					
5	Loan term (year/months/days)					
6	Instalment details					
	Type of instalments	Number of EPIs	EPI (!)	Commencement of repayment, post sanction		
7	Interest rate (%) and type (fixed or floating or hybrid)					
8	Additional Information in case of Floating rate of interest					
	Reference Benchmark	Benchmark rate(%) (B)	Spread (%) (S)	Final rate (%) $R = (B) + (S)$	Reset periodicity (Month) B S	Impact of change in the reference benchmark (for 25 bps change in 'R', change in) EPI (!) No. of EPIs
9	Fee/ Charges					
		Payable to the NBFC (A)		Payable to a third party through NBFC (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)					
10	Annual Percentage Rate (APR) (%)					
11	Details of Contingent Charges (in or %, as applicable)					
(i)	Penal charges, if any, in case of delayed payment				2% pm	
(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					
(v)	Any other charges					

Customer signature.....



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12	Auction Expense/Charges (Applicable if packet is going for auction)			
	Particulars	0-1 lakh	1-2 lakhs	2 lakhs and above
	Printing & Stationary	50	75	100
	Advertisement charges	200	225	275
	Transportation	100	125	150
	Insurance	NA	NA	NA
	Charges paid to Auctioneer	50	100	125
	Postage	150	150	150
	Expense incurred for sorting, litting & other auction related work	100	125	200
	Total Auction charges	600	800	1000
	Ordinary/Registered Letter (Recurring)	Included in the postal charges		
	Cheque sending charges for auction surplus customers (Recurring)	Rs.50		
	Delivery of Statement of account (Recurring)	NA		
	Form K Settlement (Recurring)	RS.100		
	Locker Rent	NA		

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Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents		
2	Clause of Loan agreement which details grievance redressal mechanism		
3	Phone number and email id of the nodal grievance redressal officer		K.P.Sathisan, AGM Phone 8589000992 Email: agmsathisan@iclfincorp.com
4	Whether the loan is, or in future maybe, subject to transfer to other NBFCs or securitisation (Yes/ No)		
5	In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished:		
	Name of the originating NBFCs, along with its funding proportion	Name of the partner NBFCs along with its proportion of funding	Blended rate of interest
6	In case of digital loans, following specific disclosures may be furnished:		
(i)	Cooling off/look-up period, in terms of Board approved policy, during which borrower shall not be charged any penalty on prepayment of loan		
(ii)	Details of LSP acting as recovery agent and authorized to approach the borrower		

Customer signature.....