

Key Facts Statement (KFS)

The one-page summary of cost, charges and terms you receive before accepting any loan, and the format we use.

Company: Maitry Finance Limited
CIN: U65993WB1988PLC045122

RBI Reg. No.: B-05.06619
Effective: 25 September 2026 · Version 1.0

Before you accept a loan from Maitry Finance Limited, we give you a Key Facts Statement (KFS). It sets out, in a standard format prescribed by the Reserve Bank of India, what the loan will cost you in total, every fee and charge, the repayment schedule, and whom to contact if something goes wrong.

This page explains what the KFS contains and shows the format we use. The figures in your own KFS depend on the loan you apply for and are filled in at the time of sanction.

Regulatory basis

- RBI circular on Key Facts Statement for Loans and Advances (15 April 2024)
- Reserve Bank of India (Digital Lending) Directions, 2025

1. Your rights around the KFS

- You receive the KFS before you sign the loan agreement, in a language you understand.
- The KFS shows the Annual Percentage Rate (APR): the all-in annual cost of the loan, including interest and all fees.
- The terms in the KFS remain valid for at least three working days for loans with a tenure of seven days or more, and for one working day for loans of shorter tenure, so you have time to compare offers.

- We cannot charge any fee or charge that is not mentioned in the KFS without your explicit consent.
- Your acknowledgement of the KFS is recorded and kept as part of your loan file.

2. Part 1 — Interest rate and fees/charges

Item	Details
Name of lender	Maitry Finance Limited (RBI Registration No. B-05.06619)
Loan product	[To be filled for each loan]
Loan amount sanctioned	[To be filled for each loan]
Total interest amount over the tenure	[To be filled for each loan]
Fees and charges (itemised, with GST)	[To be filled for each loan]
Net amount disbursed to you	[To be filled for each loan]
Total amount you will repay	[To be filled for each loan]
Annual Percentage Rate (APR)	[To be filled for each loan]
Loan tenure and repayment frequency	[To be filled for each loan]
Number and amount of instalments	[To be filled for each loan]
Date of first and last instalment	[To be filled for each loan]
Penal charges, if any (disclosed separately)	[To be filled for each loan]
Other contingent charges (e.g. mandate bounce)	[To be filled for each loan]
Foreclosure or prepayment charges, if any	[To be filled for each loan]

3. Part 2 — Other important information

Item	Details
Cooling-off / look-up period (digital loans)	At least 3 days for loans of 7 days' tenure or more; 1 day for shorter loans
Lending Service Provider involved, if any	[To be filled for each loan]
Recovery agents, if any, and their role	[To be filled for each loan]
Grievance Redressal Officer	Mohit Agarwal, grievance@maitryfin.com
Nodal Officer	Mohit Agarwal, nodal@maitryfin.com
RBI Ombudsman	https://cms.rbi.org.in · 14448

4. Repayment schedule

Your KFS includes an instalment-wise repayment schedule showing, for each instalment, the due date, the opening balance, the interest and principal components, and the closing balance.

5. How the APR is calculated

The APR is calculated in the manner prescribed by the Reserve Bank of India. It includes interest and all fees and charges payable to the Company or to any third party collected by the Company, such as processing fees. It excludes contingent charges, such as penal charges or mandate-bounce charges, which you pay only if the relevant event occurs.