



FACILITY REFERENCE	
Effective date	01 Feb 2025
Account No.	FAC_34065E1D10
BORROWER	
Name	Kavya Chopra
Customer ID	CUST_E81664E55B
Address	179 Silver Oak Street
	Flat 17
City	Kolkata
State	West Bengal
Postal code	000014
CREDIT FACILITY	
Product	REVOLVING_CREDIT_EMI
Product version	2
Sanctioned credit limit	₹ 3,43,715.00
Currency	INR
BILLING	
Statement day of month	1
Payment due day of month	7
Minimum amount due basis	Full balance
INTEREST	
Interest on revolving balance	0.00%
Interest mode	None
TAXES	
GST on fees and charges	18.00%
CONVENIENCE FEE	
Charged on	Purchase posted
Calculated as	Percentage
Rate (of the purchase amount)	2.00%
GST applies	Yes

**LATE FEE**

Charged on	Bill overdue
Calculated as	Amount slab
GST applies	Yes

Amount overdue from		up to	Fee
₹ 0.00		₹ 100.00	₹ 0.00
₹ 100.01		₹ 250.00	₹ 25.00
₹ 250.01		₹ 500.00	₹ 50.00
₹ 500.01		₹ 1,000.00	₹ 100.00
₹ 1,000.01		and above	₹ 250.00

REPAYMENT

Payments are applied in this order: Late fee, Tax, Overdue interest, Interest, Convenience fee, Principal.

DELINQUENCY

Credit line blocked at days past due	30
Classified non-performing at days past due	90

EMI conversion: the annual rate and tenure are fixed for each conversion and shown on its EMI schedule. No annual percentage rate (APR) is defined for this synthetic product.

STATEMENTS, PAYMENTS AND FEES

A statement is issued for each billing cycle on the statement day stated above. It shows the total amount due, the minimum amount due and the payment due date.

Each payment is applied to the dues in the order stated under Repayment above. An amount received in excess of the dues is held as account credit, as the payment receipt shows.

Only the fees and charges in the schedule above apply to this facility. Each fee assessed is shown on a tax invoice and on the statement for its billing cycle, with GST where the schedule says it applies.

RECOVERY OF OVERDUE AMOUNTS

The Lender, or an agent it authorises, may contact the Borrower about overdue amounts. Contact is made courteously, at reasonable hours and without intimidation or harassment, and an agent carries identification and the Lender's authorisation.

GRIEVANCE REDRESSAL

For any complaint about this facility, write to customer care at support@ulmarin.slw.invalid. A complaint that is not resolved may be escalated to the Grievance Redressal Officer of Ulmarin Finance through the same contact. The contact is a reserved address of a fictional lender and reaches nobody.

CLOSURE AND NO OBJECTION CERTIFICATE

The Borrower may ask to close the facility. Once nothing is outstanding and the closure conditions of the product are met, the Lender confirms the closure in writing and issues a No Objection Certificate for the account.

SYNTHETIC DOCUMENT

This Key Fact Statement is synthetic training data generated by a simulator. Ulmarin Finance, the Borrower and every account, amount and date in it are fictional. It is not an offer of credit and creates no obligation.