

DETAILS OF CHARGES

Loan against Property (LAP Loans)

Penal charges for late payment	Upto 2% per month (plus applicable taxes) per month shall be chargeable on the overdue amount from the date of its due till the date of payment.
Non payment of EMI on Due date	Rs. 1000/- (Plus applicable taxes) per instrument, per dishonor
Processing charges	Upto 2% (Plus applicable taxes) of Sanctioned amount
Foreclosure charges	Upto 4% (Plus applicable taxes) of prepayment amount
Lock in Charges (if loan is in lock in period)	Upto 2% (Plus applicable taxes) of prepayment amount
Charges for photocopy of documents	Rs. 1000/- (Plus applicable taxes)
Charges for documents retrieval	Rs. 3000/- (Plus applicable taxes)
Cersai Charges	Rs. 500/- (Plus applicable taxes) per property
Loan Reschedulement	0.50% (Plus applicable taxes) of the loan outstanding
Pre Closure quote/ Copy of Repayment schedule/ NOC issuance charges/ ECS Swap Charges / Duplicate NOC	Rs. 500/- (Plus applicable taxes)
EMI Re-Scheduling Charges	Rs. 1500/- (Plus applicable taxes)
Mortgage orientation fees	Mortgage orientation fees are generally applicable to borrowers at the time of loan application towards legal, technical and credit evaluation of the application. Minimum Rs.5000/- (Plus applicable taxes) are charged as mortgage orientation fees. This is subject to change based on collateral property offered, number of applicants etc.

Loan against Securities (LAS Loans)

Account Opening Charges	Rs. 750 + Applicable Taxes
Penal Charges	6% per annum on for shortfall / overdue amount
Interest Rate	9% to 15%
Processing fees	ARGFL may charge processing fees to the client between 0.1% to 2% on case to case basis, as agreed between the client and ARGFL
Foreclosure Charges	Nil
Cheque Bounce Charges	Rs. 500 + Applicable Taxes
Security Invocation Charges	0.25% of Securities Value + Applicable Taxes
Legal Charges	At actual to be borne by the borrower
CAMS/KFintech Lien Marking Charges per instance	Rs. 450 + Applicable Taxes
CAMS/KFintech Lien Removal Charges per instance	Rs. 100 + Applicable Taxes
NSDL Lien Marking Charges per instance	Rs. 800 + Applicable Taxes
NSDL Lien Removal Charges per instance	Rs. 200 + Applicable Taxes

Construction Finance Loans

Penal Charges for sanctioned covenant / conditions breach	6% per annum (Plus applicable taxes) for the default period
Processing charges	2% (plus applicable charges) of sanctioned amount
Default Charges (Delay in payment of interest /repayment)	6% per annum (Plus applicable taxes) on overdue / delays / defaults of any amount payable for the default period.
Non deposit or route all or any part of the Project Receivables in Escrow Account or fails to obtain NOC prior to sale of units	2% per month (plus applicable taxes) on the amounts not deposited in Escrow Account for default period
Dishonor/Bouncing charges per transaction on Chq/NACH/Any other Banking instrument	Rs. 1000/- (Plus applicable taxes) per instrument, per dishonor

In addition to the above charges in all the loans, the Borrower shall also be liable for all costs, charges and expenses which the NBFC may pay or incur in any way resulting from the default.

FIG Loans

Penal Charges for sanctioned covenant / conditions breach	Upto 3% per month(plus applicable taxes) for the default period
Penal Charges for non-payment of Instalment / Interest on Due date	Upto 3% per annum (plus applicable taxes)
Processing charges	Minimum 0.25% (plus applicable charges) of sanctioned amount
Documentation, Legal and Other Charges	Minimum Rs.10,000/- (plus applicable charges)
Foreclosure Charges	2% (plus applicable taxes) of prepayment amount
Lock in Charges (if loan is lock in period)	2% (plus applicable taxes) of prepayment amount

In addition to the above charges in all the loans, the Borrower shall also be liable for all costs, charges and expenses which the NBFC may pay or incur in any way resulting from the default.