

Key Facts Statement

Annex A

Part 1 (Interest rate and fees/charges)

1	Loan proposal/account No.		Type of Loan					
2	Sanctioned Loan amount (in Rupees)		Rs 0.00 (Rs. _____ ONLY)					
3	Disbursal schedule (i) Disbursement in stages or 100% upfront. (ii) If it is stage wise, mention the clause of loan agreement having relevant details		As per stage As per loan agreement					
4	Loan term (year/months/days)		__ Years OR __ Months OR _ Days					
5	Instalment details							
	Type of instalments	Number of EMIs	EMI (Rs)	Commencement of repayment, post sanction				
	7th of Each Month	___	Rs 0.00 (Rs _____ ONLY)	Refer to Repayment Schedule for details post full disbursement				
6	Interest rate (%) and type (fixed or floating or hybrid)			0.00% and FLOATING/FIXED				
7	Additional Information in case of Floating rate of interest							
	Reference Benchmark	Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) $R = (B) + (S)$	Reset periodicity (Months)	Impact of change in the reference benchmark (for 25 bps change in 'R', change in:)		
					B	S	EMI (Rs)	No. of EMIs
	PLR	0.00%	-0.00%	0.00%	Not Applicable	Not Applicable	Not Applicable	Not Applicable
8	Fee/ Charges							
		Payable to the RE (A)			Payable to a third party through RE (B)			
		One-time/ Recurring	Amount (in) or Percentage (%) as applicable		One- time/Recurring		Amount (in) or Percentage (%) as applicable	

(i)	Application fees	One-time	0.00 (Including GST)	-	-
(ii)	Processing fees	One-time	0.00 (Including GST)	-	
(iii)	Life Insurance tenure & charges Health Insurance tenure & charges Property Insurance tenure & charges	-	-	One-time Life Insurance Tenure - 0 years Health Insurance Tenure - 0 years Property Insurance Tenure - 10 years	0.00 0.00 0.00 (Including GST)
(iv)	Valuation fees	-	-	One Time incase of Full Disbursement • At the time onboarding – Rs.2500.00/- + applicable taxes for each loan. <i>(Rs.5000/- + Applicable taxes In case of 2 valuations done for loan amount >25 lakhs)</i> ----- Recurring in case of Under construction HL • At the time onboarding – Rs.2500.00/- + applicable taxes for each loan. <i>(Rs.5000/- + Applicable taxes In case of 2 valuations done for loan amount >25 lakhs)</i> • At the time of subsequent disbursement - Rs.1500.00/- + applicable taxes for IGL and Rs. 2000.00/- + applicable taxes for OGL	0.00
(v)	Legal Charges	-	-	One-time	0.00
(vi)	Documentation Charges	One-time	0.00	-	-
(vii)	CERSAI Registration Charges	-	-	One-time Rs. 100.00/- + applicable taxes for loans above 5 Lakh	0.00
(viii)	Notice of Intimation (applicable only for Maharashtra)	-	-	One-time	0.00
	Total		0.00		0.00
9	Annual Percentage Rate (APR) (%)		0.00 %		

10	Details of Contingent Charges (in or %, as applicable)		
I.	Penal charges, if any, in case of delayed payment	2.50% per month on the defaulted amount	
II.	Other penal charges, if any	Instance	Rate of Penal Charge
		On account of not completing the construction within 24 months of first disbursement	<=2% per month of Principal Outstanding + Applicable taxes
		On account of non-submission of Post Disbursal Document	<=2% per month of Principal Outstanding + Applicable taxes
		On account of non-adherence of any of the condition as mentioned in the Sanction Letter	<=2% per month of Principal Outstanding + Applicable taxes
		Any breach of terms or conditions of loan agreement, sanction letter and any other documents.	<=2% per month of Principal Outstanding + Applicable taxes
III.	Foreclosure charges, if applicable	<p>For all Variable Rate Home Loan No prepayment charges shall be payable on home loan with variable rate of interest on account of part or full prepayments made through any source</p> <p>For all Variable Rate Non-Home</p> <ul style="list-style-type: none"> No prepayment charges shall be payable on term loans with variable rate of interest sanctioned for purposes other than business to individual borrower with or without co- borrower(s) on account of part or full prepayments Prepayment charges shall be payable at the following rates on term loans with variable rate of interest sanctioned for business purposes (business loans) on account of part or full prepayments:- 5% + Applicable Tax <p>For all Fixed Rate Home Loan</p> <ul style="list-style-type: none"> No prepayment charges shall be payable on home loan with fixed rate of interest on account of part or full prepayments made through own sources. The expression own sources for this purpose 	

		<p>means any source other than borrowing from a Bank/HFC/NBFC or Financial Institution.</p> <ul style="list-style-type: none"> • Prepayment charges shall be payable on home loan with fixed rate of interest at the following rates on account of part or full prepayments by borrowing from or transfer of balance to a bank/HFC/NBFC and /or a financial institution :- 5% + Applicable Tax <p>For all Fixed Rate Non-Home Loans</p> <ul style="list-style-type: none"> • Prepayment charges shall be payable on business loans with fixed rate of interest at the following rates on account of part or full prepayments :- 5% + Applicable Tax <p>Important:- BUSINESS LOANS: The following loans shall be classified as business loans</p> <ul style="list-style-type: none"> (i) LRD loans (ii) Loans against property / Home Equity Loan / Top up loans for Business Purpose i.e. Working Capital, Debt Consolidation, Repayment of Business Loan, Expansion of business, Acquisition of Business asset, Generation of additional income or any similar end usage of funds. (iii) Non-Residential Properties.
IV.	Charges for switching of loans from floating to fixed rate and vice versa	As applicable, please contact local office
V.	Application Fee	Application fee is applicable basis policy of the company and is subject to changes from time to time. <i>(Application fee is non-refundable and to be paid along with application for the loan)</i>

VI.	Processing Fee	Processing fee is over and above the application fee, as per the sanction/approval letter, is applicable basis policy of the Company and is subject to changes from time to time. (The Processing Fee is nonrefundable until the loan is sanctioned by the Company. However, if the loan is not sanctioned, a partial fee may be refunded at the applicant's request after deducting all expenses incurred by the Company towards various verification (s), due diligence activities and applicable taxes. In the event of loan application being cancelled by the Borrower, for any reason, whatsoever prior to it being sanctioned then no processing fees shall be refunded)
VII.	Legal Charges	(i) Legal search charges of Rs. 3500 + Applicable Taxes are payable before disbursement. Not applicable on Approved Projects (ii) Charges for Notice of Intimation of Mortgage, for Maharashtra, of Rs. 2500 + Applicable taxes to be collected before disbursement and Notice of Intimation of Mortgage to be registered, within 30 days from the date of mortgage creation, with concerned Sub Registrar Office by the borrower / borrower(s). Not applicable on Top-Up Loans
VIII.	Document Charges	Rs.1000/- + Applicable taxes
IX.	Property Valuation Charges	(i) Property valuation, if required, charges of Rs. 2500 + Applicable Taxes are payable before disbursement for each loan. (Rs.5000/- + Applicable taxes, In case of 2 valuations done for loan amount > 25 lakhs) (ii) Subsequent Property valuation, if required, charges of Rs. 1500 + Applicable Taxes are payable before disbursement in case of property being within geographical limits defined by lender. (iii) Subsequent Property valuation, if required, charges of Rs. 2000 + Applicable Taxes are payable before disbursement in case of property being outside geographical limits as defined by the Lender
X.	CERSAI Filing Charges	(i) Rs.50/- + Applicable taxes for Loans up-to Rs. 5.00 lakhs (original filling and for modification). (ii) Rs.100/- + Applicable taxes for Loans above Rs. 5.00 lakhs (original filling and for modification).
XI.	Other Verification Charges	Any other verification charge as enumerated in the loan sanction / approval letter

XII.	EMI/ Pre-EMI Bouncing charges	Rs.600/-
XIII.	Cheque /Account Replacement Charges	Rs.500/- + Applicable taxes
XIV.	Demand Draft/ Pay Order	Rs.150 per lakh or actual bank charges, whichever is higher
XV.	Conversion charges	As applicable, please contact local office
XVI.	Recovery charges (Legal/ Repossession & Incidental)	As per actual
XVII.	Non-encumbrance certificate	As per actual expense
XVIII.	Document Retrieval charges	Rs.2500/- + Applicable taxes
XIX.	Foreclosure statement charges	Rs.1000/- + Applicable taxes
XX.	Duplicate Statement/Certificate	Rs.500/- + Applicable taxes
XXI.	Duplicate No Dues certificate issuance charges	Rs.500/- + Applicable taxes
XXII.	Custodian Fee for keeping property documents in closed loans beyond 1 month of closure	Rs.1000/- per month + Applicable taxes
XXIII.	Visit Charges for dues collection	Rs.500/- + Applicable taxes
XXIV.	Collection Follow-up Charges	Rs.500/- + Applicable taxes
XXV.	Loan Cancellation Charges	Rs. 10,000/- or 2% of Sanction Amount whichever is higher + Applicable taxes
XXVI.	Statements of Accounts (SOA)	Rs.1000/- + Applicable taxes
XXVII.	Repayment Schedule	Rs.1000/- + Applicable taxes
XXVIII.	Property Swapping charges (Restriction of swapping up to 2 times only)	1% of Current POS Value
XXIX.	Non-Submission of PDC/NACH Form after PDC exhaust/NACH Rejected	Rs.500/- + Applicable taxes
XXX.	Issuance of foreclosure letter	21 working days from formal request received and submission of requisite documents

Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents	The company has not engaged any recovery agents; therefore, this is not applicable.
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2	Clause of Loan agreement which details grievance redressal mechanism	ARTICLE-17: CUSTOMER GRIEVANCE In case of grievances, customers may register their complaints following the procedure provided on the company's website. The document is regularly updated, and for the most accurate and current information, customers are advised to refer to the website. This ensures all grievances are addressed efficiently and in a timely manner.	
3	Phone number and email id of the nodal grievance redressal officer	Helpline No. – 0124-5060981 and contact@arthfc.com and gro@arthfc.com	
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)		
5	In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished: Yes/No		
	Name of the originating RE, along with its funding proportion	Name of the partner RE along with its proportion of funding	Blended rate of interest
	Not Applicable	Not Applicable	Not Applicable
6	In case of digital loans, following specific disclosures may be furnished:		
	(i) Cooling off/look-up period, in terms of RE's board approved policy, during which borrower shall not be charged any penalty on prepayment of loan- Yes/No	Not Applicable	
	(ii) Details of LSP acting as recovery agent and authorized to approach the borrower	Not Applicable	

Annex B

Computation of APR

Sr -No.	Parameter	Details
1	Sanctioned Loan amount (in Rupees)	Rs 0.00 (Rs. _____ ONLY)
2	Loan Term (in years/ months/ days)	__ Years OR __ Months OR __ Days
a)	No. of instalments for payment of principal, in case of non- equated periodic loans	Not Applicable
b)	Type of EMI Amount of each EMI (in Rupees) and Nos. of EMIs	Monthly Rs.0.00 and ____
c)	No. of instalments for payment of capitalised interest, if any	Not Applicable

d)	Commencement of repayments, post sanction	Refer to Repayment Schedule for details post full disbursement
3	Interest rate type (fixed or floating or hybrid)	FLOATING/FIXED
4	Rate of Interest	0.00%
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	Rs 0.00 (Rs. _____ ONLY)
6	Fee/ Charges payable (in Rupees)	Rs 0.00 (Rs. _____ ONLY)
A	Payable to the RE	Rs 0.00 (Rs. _____ ONLY)
B	Payable to third-party routed through RE	Rs 0.00 (Rs. _____ ONLY)
7	Net disbursed amount (in Rupees)	Rs 0.00 (Rs. _____ ONLY)
8	Total amount to be paid by the borrower (in Rupees)	Rs 0.00 (Rs. _____ ONLY)
9	Annual Percentage rate- Effective annualized interest rate (in percentage)	0.00 %
10	Schedule of disbursement as per terms and conditions	Fully Disbursed Not Applicable
11	Due date of payment of instalment and interest	7th of every month post disbursement

ART Housing Finance (India) Limited

AUTHORISED SIGNATORY

Annex C

Repayment Schedule under Equated Monthly Installment for the hypothetical loan in Annex B