ARKA

Schedule of Charges Factoring (TCL)

Particulars of Charges	Factoring (TCL)
Penal charges (charges levied for non-payment of overdue amount)	Upto 36% p.a. on the overdue amount for the delayed period
Foreclosure charges	Nil
Penal charges for non-compliance with material terms and conditions (covenants / stipulated conditions) mentioned in the Sanction Letter and Loan Agreement, wherever applicable	Upto 36% p.a. on the overdue amount for the delayed period
Cheque return/bounce charges / ECS/SI/NACH failure charges	Rs. 1,000/- per instance
Nach Mandate modification charges	Rs 500/- per instance
Processing fees	Upto 1% of loan amount
Stamp Duty	As per actual, wherever applicable
Delayed/non submission of stock statement	Additional one time charge of Rs 20,000/- per Quarter
Delayed First Insurance cover note and non renewal of Insurance on due date	NA
Stock Audit charges	Rs. 5000
ROC and CERSAI filling	Rs. 5000
Valuation charges	As per actual, wherever applicable
TSR fees / Title search fees	As per actual, wherever applicable
Security trust fees	As per actual, wherever applicable
Legal and other statutory charges	As per actual, wherever applicable
Repossession, Repo sale and Incidental charges	As per actual, wherever applicable
Towing Charges	As per actual, wherever applicable

**Above rates excluding of taxes, wherever applicable.*