



Interest Rate Policy

Arthimpact Digital Loan Private Limited formulates the interest rate basis the following factors: -

- Cost of Funds
- Margins
- Risk premium basis internal factors viz. Credit Risk, Operation Risk, Concentration Risk etc
- Risk premium basis external factors viz. Market Risk, Economic Policy Risk, Industry Risk etc
- In addition to the above stated factors, the interest rate is further applicable to each borrower based on the following parameters: -
 - Tenure
 - Borrower's Profile
 - Borrower's past repayment behaviour basis borrowing from other Banks and Financial Institutions
 - Borrower's past repayment behaviour with Arthimpact Digital Loans Private Limited
 - Borrower's financial capacity
 - Type of Product being offered

Note: -

- Arth Impact Digital Loan Private Limited ensure to review the said Policy periodically as decided by the board members
- The above-stated interest formulation is subject to change, basis changes in the Credit Policy and regulatory guidelines
- Arth Impact Digital Loan Private limited ensure to keep the said policy updated at all the time incorporating all the past amendments, if any
- This policy outlines the factors on which the company shall decide the interest rates. Thus, it is decided to fund the loans and advances up to 36% p.a. to be charged on an annualized rate of interest basis for the entire tenure.
- Arth Impact Digital Loan Private limited ensure to intimate borrowers about the loan description at the time of sanction of the loan



Interest Rate Policy

Arthimpact Digital Loan Private Limited also charges the following as other financial charges: -

- Processing Fees
- Penal Charges
- E-Nach Charges
- Insurance Fees
- Any other charges as mentioned in the sanction letter and Key Fact Statement

Note: -

- The above stated charges will be levied at the time of sanction of loan or at the time of occurrence of any event or whenever required and the respective team of Arth Impact Loan Private Limited shall be accountable to inform the customers about these charges at the time of sanction of loan or as and when applicable after sanctioning the loan.