

## Schedule of Charges w.e.f May 15, 2025

### Supply Chain Finance /Invoice/Bill Discounting/Digital Loans

| Type of Transaction   | Charges  |
|---|--|
| <b>ON APPLICATION</b>   |  |
| Application fees – Non-refundable   | Nil  |
| Stamp Duty Charges  | As per actuals   |
| <b>FROM DISBURSEMENT</b>  |  |
| Processing Fees   | 1.00% of Sanctioned Loan Amount basis pricing policy applicability and /or mutual agreement with service providers                             |
| <b>DURING THE TERM OF LOAN</b>  |  |
| Statement of account charges  | Nil  |
| PDC/ ECS/ NACH Dishonor Charges   | ₹ 750/- per instance   |
| Repayment Swapping charges (ECS/PDC/NACH)   | ₹ 500/- per instance   |
| Duplicate No Objection Certificate/No Due Certificate/ No link letter/ Any other documents  | ₹ 500/- per instance   |
| NOC/No Dues of the loans  | 7 Working Days after receipt of closure /foreclosure/ loan outstanding with all dues and charges as per AFPL of the particular loan account(s) |
| Recovery (Legal / Possession and Incidental Charges)  | On Actuals   |
| Any other charges   | As per actuals   |
| <b>PREPAYMENT / FORCLOSURE CHARGES</b>  |  |
| Default/Penal charges for delayed payment   | 24% (Annually, but charged on daily basis penalty on outstanding amount)   |
| <b>Note - Charges stated herein are exclusive of G.S.T., Other government taxes and levies as applicable from time to time. All Charges stated above are subject to change at the discretion of ARTHAN FINANCE Private Limited.</b> |  |
| <b>Updated / Amended SoC will be available at <a href="https://arthan.finance/">https://arthan.finance/</a> (may be changed as per company policies and as and when required).</b>  |  |

