

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

Secured, Samruddhi, Prime and Balance Transfer (BT) Loans

Type of Transactions	Charges
UPFRONT COLLECTION	
Application fee – Non-refundable	₹1770/- (Inclusive of taxes)
Stamp Duty Charges & MOE Charges	On Actuals
DEDUCTION FROM DISBURSEMENT AMOUNT	
Processing fees	2.50% of loan amount (Secured & Prime) 3.00% of loan amount (Samruddhi)
CERSAI charge creation – per property	₹ 100/-
Document handling charges	₹ 1500/-
Legal search (for 13 years) and valuation charges	₹ 3500/-
Subsequent Valuation Charges (in case applicable)	₹ 2000/-
RCU / Security verification Charges	₹ 1000/-
Any other charges	On actuals
DURING THE TERM OF LOAN	
Statement of account	₹ 200/-
Loan Rebooking charges	₹ 2500/-
PDC/ ECS/ NACH Dishonour Charges (GST Not applicable)	₹ 750/- per instance
Field Visit Charges for follow up, collection of documents, overdue collection etc.	₹ 350/- per visit
Cash collection and handling charges	₹ 350/- per instance
Recovery (Legal / Possession and Incidental Charges)	On Actuals
Repayment Swapping charges (ECS/PDC/NACH)	₹ 500/-
List of Documents Charges (LOD charges)	₹ 1000/- per instance



Type of Transactions	Charges
Collateral swap charges	₹ 7500/- per property
Loan rescheduling Charges	2% on outstanding loan amount
Any other legal opinion / charges	As Per Actual
Legal Filling Charges	₹ 25,000/-
PREPAYMENT / FORCLOSURE CHARGES	
Foreclosure Letter / Amortization Letter/Any other type of Letter	₹ 500/- per instance will be charged for each subsequent request.
Part payment charges	4% of amount paid
Default/Penal charges for delayed payment	2% on overdue EMI amount / EMI Bounce (Monthly)
Loan EMI reschedule charges due to part payment	₹ 1000/-
Foreclosure charges	7% of principal outstanding (MOB <12 Months) 6% of principal outstanding (MOB 12 Months and more)
Duplicate NDC / NOC / No link letter / Any other documents	₹ 500/- per instance
Customer Notices for repayment (All types of notices)	₹ 750/- per instance
Arbitration charges	₹ 25,000/-
Type of Transaction	Time Frame
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)
Original documents retrieval after realization of closure payment and any other documents to customer	21 Working Days from date of issuance of No dues certificate.
The Standard TAT for Issuing SOA/Foreclosure/List of Documents (LOD) to customers	15 Working Days from the date of request
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.	
Updated / Amended SoC will be available at https://arthan.finance/ (may be change as per company polices and as and when required).	

