

Schedule of Charges w.e.f March 1, 2023

For Secured and Balance Transfer (BT) Loans

Type of Transaction	Charges
ON APPLICATION	
Application fee – Non-refundable	₹1500/- (if paid through digital medium) ₹1650/- (if paid through cheque)
Stamp Duty Charges & MOE Charges	On Actuals
FROM DISBURSEMENT	
Processing fees (In case BT — PF to be collected by way of DD/NEFT/IMPS/UPI upfront)	2.50% of loan amount
CERSAI charge creation	₹ 100/- per loan
Document handling charges	₹ 1000/- per loan
Legal search (for 13 years) and valuation charges	₹ 3000/- or Actuals for Odisha state ₹ 3500/- or Actuals for Maharashtra state ₹ 2500/- or Actuals for Andhra Pradesh state
Legal Handling Charges (only in Balance Transfer)	₹ 3000/-
Subsequent Valuation Charges (in case applicable)	₹ 2000/-
Document verification Charges (RCU)	₹ 1000/-
Insurance	Entire loan amount should be covered with tenor
ROC Lien updating Charges (wherever applicable)	₹ 3,000/-
DURING THE TERM OF LOAN	
Statement of account	₹ 200/-
Loan Cancellation charges	2% of sanction loan amount or ₹ 5000/- whichever is higher.
Loan Rebooking charges	₹ 2500/-
PDC/ ECS/ NACH Dishonour Charges (GST Not applicable)	₹ 750/- for loans up to ₹ 10 lakhs ₹ 1000/- for loans more than ₹ 10 lakhs
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
Property release charges (For pre closure cases)	₹ 1000/- per property



Type of Transaction	Charges
Collateral swap charges	₹ 7500/- per property
Loan rescheduling Charges	2% on outstanding loan amount
Any other legal opinion / charges	As Per Actual
PREPAYMENT / FORCLOSURE CHARGES	
Pre-payment/Foreclosure is not allowed in first 12 Months EMI from the date of last disbursal	
Pre-closure Letter/ Closure Letter/Foreclosure Letter/Statement of Account (SOA)Amortization Letter/ Any other type of Statement or Letter	₹ 500/- per instance will be charged for each subsequent request.
Part payment charges	4% of amount paid
Default/Penal interest for delayed payment	36% p.a of outstanding EMI/Interest overdues
Loan EMI reschedule charges due to part payment	₹ 1000/-
Foreclosure charges	6% of principal outstanding
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	₹ 10000/-
Document retrieval charges (For Preclosure cases only)	₹ 3000/-
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).	



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

Type of Transaction	Charges
ON APPLICATION	
Stamp Duty Charges	As per actuals
FROM DISBURSEMENT	
Processing Fees	2.00% of Loan Amount basis pricing policy applicability and / or mutual agreement with service providers
DURING THE TERM OF LOAN	
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
PREPAYMENT / FORCLOSURE CHARGES	
Default/Penal interest for delayed payment	Upto 3.5% per month on overdue amount
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.	
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For Pragati/Unnati Loans

Type of Transaction	Charges
ON APPLICATION	
Application fees – Non-refundable	₹ 300 (exclusive of GST)
Stamp Duty Charges	As per actuals
FROM DISBURSEMENT	
Processing Fees	Upto 3.00% of Loan Amount basis pricing policy applicability and/or mutual agreement with service providers
Insurance	On Actuals
Document Handling Chargers	₹ 500/-
DURING THE TERM OF LOAN	
Statement of account charges	₹ 200/- per instance
PDC/ ECS/ NACH Dishonor Charges	₹ 750/- per instance
Outstation Collection Charges	₹ 350/- 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
Recovery (Legal / Possession and Incidental Charges)	On Actuals
Any other charges	As per actuals
PREPAYMENT / FORCLOSURE CHARGES	
Default/Penal interest for delayed payment	3% per month and accounted on a daily basis
Part-payment charges	4% on the amount paid
Foreclosure charges	6% of principal outstanding
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For Samruddhi Loan

Type of Transaction	Charges
ON APPLICATION	
Application fee – Non-refundable	₹ 999 (inclusive of taxes)
Stamp Duty Charges & MOE Charges	On Actuals
FROM DISBURSEMENT	
Processing fees (In case BT — PF to be collected by way of DD/NEFT/IMPS/UPI upfront)	3% of loan amount
CERSAI charge creation	₹ 100/- per loan
Document handling charges	₹ 1000/- per loan
Legal search (for 13 years) and valuation charges	₹ 2000/- per loan
Legal Handling Charges (only in Balance Transfer)	₹ 3000/-
Subsequent Valuation Charges (in case applicable)	₹ 2000/-
Document verification Charges (RCU)	₹ 1000/-
Insurance	Entire loan amount should be covered with tenor
ROC Lien updating Charges (wherever applicable)	₹ 3,000/-
DURING THE TERM OF LOAN	
Statement of account	₹ 200/-
Loan Cancellation charges	2% of the sanction loan amount or ₹ 5000/- whichever is higher.
Loan Rebooking charges	₹ 2500/-
PDC/ ECS/ NACH Dishonour Charges (GST Not applicable)	₹ 750/- for loans up to ₹ 10 lakhs ₹ 1000/- for loans more than ₹ 10 lakhs
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
Property release charges (For pre-closure cases)	₹ 1000/- per property
Collateral swap charges	₹ 7500/- per property
Loan rescheduling Charges	2% on the outstanding loan amount



Type of Transaction	Charges
Any other legal opinion/charges	As Per Actual
PREPAYMENT / FORCLOSURE CHARGES	
Pre-payment/Foreclosure is not allowed in first 12 Months EMI from the date of last disbursal	
Pre-closure Letter/ Closure Letter/Foreclosure Letter/Statement of Account (SOA)Amortization Letter/ Any other type of Statement or Letter	₹ 500/- per instance will be charged for each subsequent request.
Part payment charges	4% of amount paid
Default/Penal interest for delayed payment	36% p.a of outstanding EMI/Interest overdues
Loan EMI reschedule charges due to part payment	₹ 1000/-
Foreclosure charges	6% of principal outstanding
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	₹ 10000/-
Document retrieval charges (For Pre-closure cases only)	₹ 3000/-
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 the customers	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
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