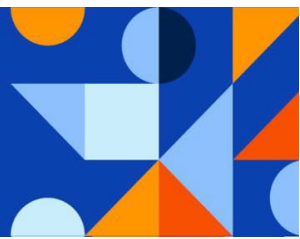


Schedule of Charges w.e.f Aug 1, 2024

Secured, Samruddhi and Balance Transfer (BT) Loans

Type of Transactions	Charges
ON APPLICATION	
Application fee – Non-refundable	₹1770/- (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)	2.50% of loan amount (Secured) 3.00% of loan amount (Samruddhi)
CERSAI charge creation	₹ 100/- per loan
Document handling charges	₹ 1000/- per loan (to be check)
Legal search (for 13 years) and valuation charges	₹ 3000/- or Actuals for Odisha state ₹ 3500/- or Actuals for Maharashtra state ₹ 3000/- or Actuals for Andhra Pradesh state ₹ 3000/- or Actuals for Telangana state
Legal Handling Charges (only in Balance Transfer)	₹ 3000/-
Subsequent Valuation Charges (in case applicable)	₹ 2000/-
Document verification Charges (RCU)	₹ 1000/-
ROC Lien updating Charges (wherever applicable)	₹ 3,000/-
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 Charges	₹ 25,000/-
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 / 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 (+ GST)
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).	



Unsecured Loans

Type of Transaction	Charges
ON APPLICATION	
Application fees – Non-refundable	₹ 300 (Inclusive of taxes) Nill For Shakti Loans
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	Entire loan amount should be covered with tenor
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 charges for delayed payment	2% on overdue EMI amount / EMI Bounce (+ GST)
Part-payment charges	4% on the amount paid
Foreclosure charges	6% of principal outstanding
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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Supply Chain Finance /Invoice/Bill Discounting/Digital Loans

Type of Transaction	Charges
ON APPLICATION	
Application fees – Non-refundable	Nil
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 charges for delayed payment	2% on overdue EMI amount / EMI Bounce (+ GST)
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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Arthan Finance Private Limited

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