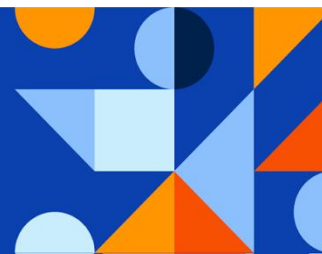

Schedule of Charges

Version	Effective Date
Version 2	01-10-2020
Department Name	Gaurav Bagrodia – Risk Head

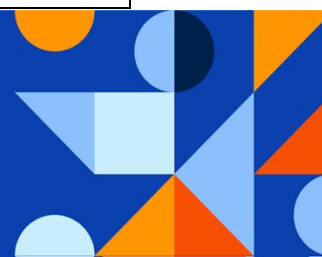
Schedule of Charges

Transparency is one of the core values of Arthan Finance and Arthan believes in communicating charges related information with the customer upfront and in a transparent manner. The revised Schedule of Charges will be applicable with effect from **October 1, 2020**.

Particulars	Applicable charges*
ON APPLICATION	
Application fees (IMD) – Non-refundable	Rs. 1500/- (if paid through digital medium) Rs. 1650/- (if paid through cheque)
Stamp Duty Charges & MOE Charges	On actuals
ON DISBURSEMENT	
Processing fees (In case BT - PF to be collect by way of DD/NEFT/IMPS/UPI upfront)	2.50% of loan amount
CERSAI charge creation	Rs. 50/- for loans < Rs. 5 lacs and Rs. 100/- for loans > Rs. 5 lacs
Legal search (for 13 years) and valuation charges	Rs.3000/- for Odisha state Rs.3500/- for Maharashtra state
Legal Handling Charges (only in Balance Transfer)	Rs.1500/-
Subsequent Valuation Charges (in case applicable)	Rs.500/-
Document verification Charges (RCU)	Rs.750/-
Document Handling Charges (Applicable only secured loans)	0.1% of Loan amount (rounded off to nearest multiple of 50) or Rs.1000/- whichever is higher
ROC Lien updation Charges (where applicable)	Rs. 2,500/-
DURING THE TERM OF LOAN	
Statement of account	200/-
Change of repayment mode from ECS to ECS	500/-
EMI payment on account of Zero PDC (per transaction)	300/-




Particulars	Applicable charges*
Loan Cancellation charges	2% of sanction loan amount or Rs.5000/- whichever is higher.
Loan Rebooking charges	Rs. 2500/-
PDC/ ECS/ NACH Dishonor Charges (if collected within 15 th of the month)	Rs.500/- for loans up to 10 lakhs Rs.750/- for loans more than 10 lakhs
PDC/ ECS/ NACH Dishonor Charges (if collected after 15 th of the month)	Rs.750/- for loans up to 10 lakhs Rs.1250/- for loans more than 10 lakhs
Default/Penal interest for delayed payment	36% p.a of outstanding EMI/Interest overdues
Field Visit Charges for follow up, collection of documents, overdue collection etc.	Rs.350/- per visit
Cash collection and handling charges	Rs.350/- per instance
Recovery (Legal / Possession and Incidental Charges)	On Actuals
Repayment Swapping charges (ECS/PDC/NACH)	Rs.500/-
List of Documents Retrieval Charges (LOD charges)	Rs. 1000/- per instance
Copy/Original of Property Papers Retrieval Charges	Rs.1000/- per Instance
Property release charges	1000/- per property
Collateral swap charges	1000/- per property
Any other legal opinion / charges	As per actual
PREPAYMENT CHARGES	
Pre-payment/Foreclosure is not allowed in first 12 Months EMI from the date of last disbursal	
Pre-closure Letter	500/-
Pre-part payment charges	3% of amount paid
Loan EMI reschedule charges due to part payment	1000/-
Foreclosure charges	4% of principal outstanding
Duplicate NDC / NOC	Rs.500/-
Note--All 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.	




Disclosure on the website: Appropriate disclosure regarding this Interest Rate Policy and the schedule of charges shall be made on the Company website.

The Interest Rate Policy has been reviewed and adopted by the Board of Directors on 9th March 2020 and shall come into force with immediate effect. The same shall be reviewed annually or as and when necessary by the Company's Board of Directors.

In case of any queries, please contact at:

 +91-8567 856775

 hello@arthan.finance legal@arthan.finance