

Annexure I: - For Secured and Balance Transfer (BT) Loans

Type of Transaction	Charges
ON APPLICATION	
Application fees (IMD) – 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	₹ 50/- for loans < ₹ 5 lacs and ₹ 100/- for loans > ₹ 5 lacs
Legal search (for 13 years) and valuation charges	₹ 3000/- or Actuals for Odisha state ₹ 3500/- or Actuals for Maharashtra state
Legal Handling Charges (only in Balance Transfer)	₹ 1500/-
Subsequent Valuation Charges (in case applicable)	₹ 500/-
Document verification Charges (RCU)	₹ 750/-
Insurance	Entire loan amount should be covered with tenor
ROC Lien updating Charges (wherever applicable)	₹ 2,500/-
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 (if collected within 15 th of the month)	₹ 500/- for loans up to 10 lakhs ₹ 750/- for loans more than ₹ 10 lakhs
PDC/ ECS/ NACH Dishonour Charges (if collected after 15 th of the month)	₹ 750/- for loans up to ₹ 10 lakhs ₹ 1250/- 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 Retrieval Charges (LOD charges)	₹ 1000/- per instance
Copy/Original of Property Papers Retrieval Charges	₹ 1000/- per Instance
Property release charges	₹ 1000/- per property
Collateral swap charges	₹ 7500/- per property
Loan rescheduling Charges	₹ 500/- per rescheduling
EMI Due Date Every Month	4 th if due date is Sunday or holiday then EMI to be presented on the immediate next working day.
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.
Pre-part payment charges	4% of principal outstanding
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
Internal Loan closure charges	3% of principal outstanding
Duplicate NDC / NOC / No link letter / Any other documents	₹ 500/- per instance
The Standard TAT for Issuing Foreclosure/ List of Documents (LOD) to customers	15 Working Days from the date of request

Type of Transaction	Charges
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.
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.	
Updated / Amended SoC will be available at www.arthan.finance (may be change as per company polices and as and when required).	



Annexure II: - For Samruddhi and Unsecured Loans

Type of Transaction	Charges
ON APPLICATION	
Application fees (IMD) – Non-refundable	₹1500/- (if paid through digital medium) ₹Rs. 1650/- (if paid through cheque)
Stamp Duty Charges & MOE Charges	On Actuals
FROM DISBURSEMENT	
Processing fees	3% of loan amount
Legal Opinion and Valuation Charges	₹1500/-
Document verification Charges (RCU)	₹ 750/-
Insurance	Entire loan amount should be covered with tenor
Document Handling Charges	0.1% of Loan amount (rounded off to nearest multiple of 50) or ₹ 1000/- whichever is higher
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 Dishonor Charges (if collected within 15th of the month)	₹ 500/- per instance
PDC/ ECS/ NACH Dishonour Charges (if collected after 15th of the month)	₹ 750/- per instance
Field Visit Charges for follow up, collection of PDD/NACH documents, overdue collection etc.	₹ 200/- per instance
Cash collection and handling charges	₹ 200/- per instance
Repayment Swapping charges (ECS/PDC/NACH)	₹ 500/-
List of Documents Retrieval Charges (LOD charges)	₹ 1000/- per instance
Loan rescheduling Charges	₹ 500/- per rescheduling
EMI Due Date Every Month	4th if due date is Sunday or holiday then EMI to be presented on the immediate next working day.
PREPAYMENT / FORCLOSURE CHARGES	
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 Prepayment/ Foreclosure charges	Allowed only after 6 months of repayment with Part pre-payment charge of 4% of the principle outstanding Foreclosure charges of 6% on principle outstanding.
Default/Delayed Penal interest	3% per month to be accounted on daily basis
Loan EMI reschedule charges due to part payment	₹ 1000/-
Duplicate NDC / NOC / No link letter / Any other documents	₹ 500/- per instance
The Standard TAT for Issuing Foreclosure/ List of Documents (LOD) to customers	15 Working Days from the date of request
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.
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
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.	
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Annexure III: - 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% - 3.00 % of Loan Amount basis pricing policy applicability and / or mutual agreement with service providers
DURING THE TERM OF LOAN	
Statement of account charges	₹ 200/- per instance
PDC/ ECS/ NACH Dishonor Charges	₹ 500/- per instance
Outstation Collection Charges	₹ 350/- per instance
Repayment Swapping charges (ECS/PDC/NACH)	₹ 500/- per instance
Mandate Rejection Service Charge Charges will be applicable on your EMI Due date in case the account does not have an Active mandate	₹ 450/-
Duplicate No Objection Certificate/No Due Certificate/ No link letter / Any other documents	₹ 500/- per instance
EMI Due Date Every Month	4th if due date is Sunday or holiday then EMI to be presented on the immediate next working day.
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	2%-3% per month and accounted on daily basis pricing policy applicability and / or mutual agreement with service providers
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Annexure IV: - For Pragati Loans

Type of Transaction	Charges
ON APPLICATION	
Application fees (IMD) – Non-refundable	₹ 500/-
Stamp Duty Charges	As per actuals
FROM DISBURSEMENT	
Processing Fees	2.00% - 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	₹ 500/- per instance
Outstation Collection Charges	₹ 350/- per instance
Repayment Swapping charges (ECS/PDC/NACH)	₹ 500/- per instance
Mandate Rejection Service Charge Charges will be applicable on your EMI Due date in case the account does not have an Active mandate	₹ 450/-
Duplicate No Objection Certificate/No Due Certificate/ No link letter / Any other documents	₹ 500/- per instance
EMI Due Date Every Month	Fixed monthly due date on 4th of every month in case of monthly EMIs Fixed due date on 4th and 20th of every month in case of Fortnightly EMIs. If due date is Sunday or holiday then EMI to be presented on the immediate next working day.
The Standard TAT for Issuing Foreclosure Letter	15 Working Days from the date of request
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	3% per month and accounted on daily basis
Foreclosure charges	4% of principal outstanding
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.	
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In case of any queries, please contact at: ☎ +91-8567856775/8928196550

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