ARKA

Schedule of Charges for Secured Business Loan

Particulars	Secured Business Loan (Floating)	Secured Business Loan (Fixed)
Processing Fees	Upto 3% of the loan amount + applicable taxes (non-refundable)	Upto 3% of loan amount + applicable taxes (non-refundable)
Application Fees	--	--
Initial Money Deposit (Non-Refundable – for legal & technical initiation)	Rs. 3000 + applicable taxes per property	Rs. 3000 + applicable taxes per property
Penal Charges for Late Payment of EMI/Interest	36% per annum on overdue amount plus applicable taxes	36% per annum on overdue principal amount plus applicable taxes
Duplicate Interest & Principal Certificate and Repayment schedule	Rs. 250/- + GST per instance	Rs. 250/- + GST per instance
Duplicate No Dues Certificate	No charges for first duplicate copy after loan closure. Rs. 1000/- + GST per instance	No charges for first duplicate copy after loan closure. Rs. 1000/- + GST per instance
NACH Mandate Modification Charges/Cheque and NACH swapping	Rs. 500/- + GST per instance	Rs. 500/- + GST per instance
Cheque return/bounce charges /ECS/SI/NACH failure charges	Rs. 600/- plus applicable taxes per instance	Rs. 600 plus applicable taxes per instance
List of Documents Request charges	Rs. 600/- plus applicable taxes per instance	No charges for first year; thereafter Rs. 500/- + GST per instance
Part Pre-payment / Foreclosure charges	**For loans sanctioned/renewed on or before December 31, 2025:** - Loans to Individual, with or without co-obligant(s), for purposes other than business: Nil - Loans to individual/non-individual, with or without co-obligant(s), for business purpose: In between 12-24 months: 5% of the principal paid plus applicable taxes. After 24 months: 4% of the principal paid plus applicable taxes. Further a.) Lock in period is 12 months from the date of final disbursement. No part-payment or foreclosure is allowed during this period, unless the Approving Authority specifically approves or permits it, subject to payment of the applicable charges. b.) Post 12 months, 25% of the principal	1) Foreclosure Charges: The lock-in period is 12 months from the first EMI. No foreclosure is allowed during this period unless the Approving Authority specifically approves or permits it, subject to payment of the applicable charges. Foreclosure charges will be mentioned as below: Between 13-24 months: 5% of the outstanding principal amount plus applicable taxes. b) After 24 months: 4% of the outstanding principal amount plus applicable taxes. 2) Part Pre-Payment: No part-payment is allowed during the first 12 months from the first EMI. After 12 months, borrowers may partially repay up to 25% of the outstanding principal once per financial year from owned funds.

Particulars	Secured Business Loan (Floating)	Secured Business Loan (Fixed)
	outstanding will be allowed to be part paid once in a financial year out of owned source of funds. **For loans sanctioned/renewed on or after January 1, 2026:** - Loans to Individual, with or without co-obligant(s), for purposes other than business: Nil - Loans to individual/ Micro and Small Enterprises (MSEs), as defined in Micro, Small and Medium Enterprises Development (MSMED) Act, 2006, with or without co-obligant(s), for business purpose with sanctioned amount/limit upto Rs. 50,00,000/-: Nil. - Loans to individual/ Micro and Small Enterprises (MSEs), as defined in Micro, Small and Medium Enterprises Development (MSMED) Act, 2006, with or without co-obligant(s), for business purpose with sanctioned amount/limit above Rs. 50,00,000/-: In between 12-24 months: 5% of the principal paid plus applicable taxes. After 24 months: 4% of the principal paid plus applicable taxes. Further, a.) Lock in period is 12 months from the date of final disbursement. No part-payment or foreclosure is allowed during this period, unless the Approving Authority specifically approves or permits it, subject to payment of the applicable charges. b.) Post 12 months, 25% of the principal outstanding will be allowed to be part paid once in a financial year out of owned source of funds Loans to non-individual other than Micro and Small Enterprises (MSEs), as defined in Micro, Small and Medium Enterprises Development (MSMED) Act, 2006, with or without co-obligant(s): In between 12-24 months: 5% of	

Particulars	Secured Business Loan (Floating)	Secured Business Loan (Fixed)
	the principal paid plus applicable taxes. After 24 months: 4% of the principal paid plus applicable taxes. Further, a.) Lock in period is 12 months from the date of final disbursement. No part-payment or foreclosure is allowed during this period, unless the Approving Authority specifically approves or permits it, subject to payment of the applicable charges. b.) Post 12 months, 25% of the principal outstanding will be allowed to be part paid once in a financial year out of owned source of funds.	
Document Retrieval Charges (Scan document only)	Rs. 800/-, plus applicable taxes	Rs. 800 + applicable taxes
CERSAI Registration Charges	Rs.100, plus applicable taxes, per property. Rs.100, plus applicable taxes for Hypothecation (if applicable)	Rs.100 + applicable taxes per property; Rs.100 + taxes for Hypothecation if applicable
Penal charges for non-compliance with material terms and conditions (covenants / stipulated conditions) as mentioned in the Sanction Letter and Loan Agreement, wherever applicable	Rs. 2,000/- per day	Rs. 2,000/- per day
Loan Cancellation/Foreclosure within Lock-in period:	Loan Cancellation: Up to 2% of sanctioned loan + taxes, Foreclosure within Lock-in period: Upto 2% of the principal being prepaid plus applicable taxes. These charges will be applicable over & above the foreclosure charges as mentioned in this schedule.	Loan Cancellation: Up to 2% of sanctioned loan + taxes, Foreclosure within Lock-in period: Upto 2% of the principal being prepaid plus applicable taxes. These charges will be applicable over & above the foreclosure charges as mentioned in this schedule.
Collateral / Security swapping	0.50% of Principal Outstanding + taxes	0.50% of Principal Outstanding + taxes
Switch fee / Conversion charges	12 months lock-in period - No changes allowed. After 12 months - 10,000 + GST or 0.10% of POS + GST whichever is higher for reduction in margin	12-month lock-in: No changes. After 12 months: Rs.10,000 + GST or 0.10% of POS + GST, whichever is higher.