ARKA

Schedule of Charges SME Prime LAP

Particulars	SME PRIME LAP (Floating)
Processing Fees	Residential & Commercial properties - Upto 2% of loan amount + applicable taxes (non-refundable) Industrial Properties & Plots - Upto 2% of loan amount + applicable taxes (non-refundable)
Application Fees	Residential & Commercial properties - Rs. 5000 + GST per property Industrial Properties & Plots - Rs. 7500 + GST per property (Non-Refundable)
Initial Money Deposit (Non-Refundable – for legal & technical initiation)	--
Penal Charges for Late Payment of EMI/Interest	24% per annum on overdue amount plus applicable taxes
Duplicate Interest & Principal Certificate and Repayment schedule	Rs. 1000/- + GST per instance
Duplicate No Dues Certificate	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
Cheque return/bounce charges /ECS/SI/NACH failure charges	Rs. 2500, plus applicable taxes per instance
List of Documents Request charges	No charges for first year, thereafter charges applied. Rs.1500 + 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: 5% of the principal being prepaid 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. **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/-: 5% of the principal being prepaid plus applicable taxes. Further, Lock in period is 12 months from the date of final disbursement. No

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	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): 5% of the principal being prepaid 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. 500, plus applicable taxes
CERSAI Registration Charges	Rs.100, plus applicable taxes, per property. Rs.100, plus applicable 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. 5,000/- per day
Loan Cancellation/Foreclosure within Lock-in period:	Loan Cancellation: Upto 5% of loan amount sanctioned plus applicable taxes. Foreclosure within lock-in period: Upto 5% 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	Rs. 25,000 per instance
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