

Schedule of Charges w.e.f May 15, 2025

Shakti Plus, Arthan Shakti & Unsecured loans

Type of Transaction	Charges
ON APPLICATION	
Application fees – Non-refundable	₹ 300 Shakti Plus (Inclusive of GST) Nil For Shakti Loans
Stamp Duty Charges	As per actuals
FROM DISBURSEMENT	
Processing Fees	Upto 3.00% of Loan Amount
Insurance	Entire loan amount should be covered with tenor Applicant & Co Applicant to be covered in Shakti Plus product
Document Handling Chargers	₹ 500/-
DURING THE TERM OF LOAN	
Statement of account charges	₹ 200/- per instance
PDC/ ECS/ NACH Dishonor Charges	₹ 750/- per instance
Cash collection and handling 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 (Monthly)
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.	
Updated / Amended SoC will be available at https://arthan.finance/ (may be changed as per company policies and as and when required).	

