

Transactions	Name of fee/charge levied	When payable	Frequency	Charges (in Rs. Or in % as may be applicable)
Login Fees	Processing fees	At Application	On every request	Upto 10,000 + Taxes per collateral Offered (Non – Refundable)
Processing Fees	Processing fees	Prior to Disbursement	Once	Upto 2.50% of Loan Amount or Rs. 10,000 whichever is higher + taxes (Non-Refundable)
Delay Payment Charges	Additional Interest	On Accrual	Monthly	2% per month (i.e. 24% per annum) on the overdue amount + taxes
Cheque Return Charges/ECS/SI/NACH failure Charges	Miscellaneous Receipts	On cheque/mandate dishonour	Depends on no. of dishonour	Rs. 500 per dishonour + taxes.
Cancellation Charges if any	Charges of cancellation of the facility before the first EMI presentation	Event	One-time charge	Rs. 15,000 + taxes per contract over and above the Processing fees applicable.
Closure charges for OD/LOC (Standard charges)	Miscellaneous Receipts	Event	On every request	Rs. 1,000 + taxes
Request for copies of documents of any collateral held with KSF per instance	Miscellaneous Receipts	Event	On every request	Rs. 500+ taxes
List of Documents	Miscellaneous Receipts	Event	On every request	Rs. 500+ taxes
Photocopy of Documents	Miscellaneous Receipts	Event	On every request	Rs. 500 + taxes
Charge For Exchanging PDCs, Security Cheques (Per Set) / ECS	Miscellaneous Receipts	Event	On every request	Rs. 1000 + taxes
CIBIL/Credit report retrieval fee	Miscellaneous Receipts	Event	On every request	Rs. 750 + taxes
Loan Re-schedulement charges per instance (on request from applicants, approval be at sole discretion of KSF)	Miscellaneous Receipts	Event	On every request	1.5% of Loan Amount + taxes
Statutory Charges - Stamp Duty	As per actual, where applicable			
Legal and other statutory charges				
Fee on account of external opinion				
Insurance Premium				

Creation charge with ROC				
Broken Period Interest				
Rate Switch charges (Floating to Floating/Fixed or Fixed to Floating/Fixed rate)	Conversion fees	On conversion	On every spread change	Up to 0.5% of the Principal Outstanding (including undisbursed loan amount).
Property swapping charges before disbursement (Restriction of swapping up to 2 times only)	Miscellaneous Receipts	Event	1 <sup>st</sup> time	Rs.10,000 + taxes
			2 <sup>nd</sup> time	Rs. 20,000 + taxes
Duplicate NOC issuance charges	Miscellaneous Receipts	Event	On every request	Rs. 500 + taxes
Part Payment / Pre-Closure Charges for Fixed rate Term Loans	Prepayment charges	Event	Fixed	4% of principal outstanding paid
Part Payment / Pre-Closure Charges for Floating rate Term Loans				
Borrower Type	End Use of Loan	Own Funds		Other Sources
		Non PSL	PSL *	Incl. Balance Transfer
Individual	Business	4%	Nil	4%
	Non Business	Nil	Nil	Nil
Non Individual	Business	4%	Nil	4%
	Non Business	Nil	Nil	Nil
*PSL (Priority Sector Lending) - Submission of Udyam Registration (URC) Certificate shall remain mandatory				
Loan prepaid within first 6 months from date of first disbursement	Prepayment charges	Event	Customer Initiated	4% plus taxes on the Principal Outstanding
Loan fully prepaid after first 6 months from date of first disbursement	Prepayment charges	Event	Customer Initiated	As per above grid
Foreclosure (Full Prepayment) Letter generation request	Foreclosure (Full Prepayment) letter issuance	Event	Customer Initiated	Rs. 1000 + Taxes per instance
Any other statement / requests not specified in the list above	Miscellaneous Receipts	Event	For Customer Initiated Requests.	Rs. 500 + Taxes per instance