

Transactions	Name of fee/ charge levied	When payable	Frequency	Charges (in ₹ 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 3% of Loan Amount or ₹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/Sl/NACH failure Charges	Miscellaneous Receipts	On cheque/ mandate dishonour	Depends on no. of dishonour	₹500 per dishonour + taxes.
Cancellation Charges if any	Charges of cancellation of the facility before the first EMI presentation	Event	One-time charge	₹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	₹1,000 + taxes
Request for copies of documents of any collateral held with KSF per instance	Miscellaneous Receipts	Event	On every request	₹500+ taxes
List of Documents	Miscellaneous Receipts	Event	On every request	₹500 + taxes
Photocopy of Documents	Miscellaneous Receipts	Event	On every request	₹500 + taxes
Charge For Exchanging PDCs, Security Cheques (Per Set) / ECS	Miscellaneous Receipts	Event	On every request	₹1000 + taxes
CIBIL/Credit report retrieval fee	Miscellaneous Receipts	Event	On every request	₹750 + taxes
Loan Reschedulement 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				

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Rate Switch charges (Floating to Floating/Fixed or Fixed to Floating/Fixed rate)	Conversion fees	On conversion	On every spread change	Up to 2% of the Principal Outstanding (including undischursed loan amount).
Property swapping charges before disbursement (Restriction of swapping up to 2 times only)	Miscellaneous Receipts	Event	1 st time	₹10,000 + taxes
			2 nd time	₹20,000 + taxes
Duplicate NOC issuance charges	Miscellaneous Receipts	Event	On every request	₹500 + taxes
Part Payment / PreClosure 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
Login Fees	Processing fees	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	₹1000 + Taxes per instance
Any other statement / requests not specified in the list above	Miscellaneous Receipts	Event	For Customer Initiated Requests.	₹500 + Taxes per instance