

Fee/ Charges	KSF Proposed charges for HLD
Processing fees	1.5 - 3% (As per grid)
Login Fees	HL –INR 3000+GST
Insurance premium	As per grid
Valuation fees/technical fees	Not Applicable
Creation charge with ROC*	Max 1% of the loan amount
Statutory Charges - Stamp Duty*	One-time (Max 1% of the loan amount)
Details of contingent charges (in Rs. or % as applicable)	As applicable
Default charges	2% per month (i.e. 24% per annum) on the overdue amount proportionate to delayed days
Other penal charges, if any	Not applicable
Part Payment / Pre-Closure Charges for Fixed rate Term Loans	4% of principal outstanding paid for prepayment
	4% on foreclosure in first 6 months
	4% foreclosure fees only for non-PSL and loan purpose = business post 6 months
Foreclosure (Full Prepayment) letter generation request	INR 1,000 + Taxes per instance
Any other statement / requests not specified in the list above	INR 500 + Taxes per instance
Cancellation Charges	INR 15,000 + taxes
Closure charges for OD/LOC (Standard charges)	INR 1000 + taxes on every request
Cheque Return Charges/ECS/SI/NACH failure Charges	INR 500 per dishonour + taxes
Request for copies of documents of any collateral held with KSF per instance	INR 500 + taxes on every request
List of Documents	INR 500 + taxes on every request
Photocopy of Documents	INR 500 + taxes on every request
Charge For Exchanging PDCs, Security Cheques (Per Set) / ECS	INR 1000 + taxes on every request
CIBIL/Credit report retrieval fee	INR 750 + taxes on every request
Loan Re-schedulement charges per instance (on request from applicants, approval be at sole discretion of KSF)	1.5% of Loan Amount + taxes
Rate Switch charges (Floating to Floating /Fixed or Fixed to Floating/Fixed rate)	Up to 2% of the Principal Outstanding (including undisbursed loan amount).
Duplicate NOC issuance charges	INR 500 + taxes on every request
Legal and other statutory charges*	One-time (Max 1% of the loan amount)
Fee on account of external opinion*	One-time (Max 1% of the loan amount)