Transactions	Name of fee/charge levied	When payable	Frequency	Charges (in Rs. Or in % as may be applicable)
Login Fees	Login Fees	At Application	Per Event	Upto 5000 + Taxes per collateral Offered (Non – Refundable)
Processing Fees	Processing fees	Prior to Disbursement	Once	Upto 3% of Loan Amount or Rs. 10,000 whichever is higher + taxes (Non-Refundable)
Default Charges	Default Charges	On Accrual	Monthly	2% per month (i.e. 24% per annum) on the overdue amount proportionate to delayed days
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.
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
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				
Healthcare service fees				
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	1st time	Rs.10,000 + taxes
			2nd time	Rs. 20,000 + taxes
Duplicate NOC issuance charges	Miscellaneous Receipts	Event	On every request	Rs. 500 + taxes
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

Part Payment / Pre-Closure Charges for Floating rate Term Loans

Borrower Type	End Use of Loan	Loan Sanctioned Amount/Limit	Tenure from EMI Commencement (Excluding Pre-EMI)	FCC/Pre-payment Charges	
				Note: For dual/special rate/semi-fixed rate (combination of fixed and floating rate) loans, applicability of foreclosure charges will depend on whether the loan is on floating rate/fixed rate at the time of pre-payment.	
				Floating	Fixed
Individual	Business	Up to 50 lakh	<=24 months	Nil	4% on the amount being pre-paid + GST
			>24 months	Nil	3% on the amount being pre-paid + GST
		Above 50 lakh	<=24 months	4% on the amount being pre-paid + GST	4% on the amount being pre-paid + GST
			>24 months	3% on the amount being pre-paid + GST	3% on the amount being pre-paid + GST
	Non-Business	Any Amount	<=24 months	Nil	4% on the amount being pre-paid + GST
			>24 months	Nil	3% on the amount being pre-paid + GST
Micro and Small Enterprises (MSEs)	Business	Up to 50 lakh	<=24 months	Nil	4% on the amount being pre-paid + GST
			>24 months	Nil	3% on the amount being pre-paid + GST
		Above 50 lakh	<=24 months	4% on the amount being pre-paid + GST	4% on the amount being pre-paid + GST
			>24 months	3% on the amount being pre-paid + GST	3% on the amount being pre-paid + GST
Non-individual (Other than MSEs)	Business	Any Amount	<=24 months	4% on the amount being pre-paid + GST	4% on the amount being pre-paid + GST
			>24 months	3% on the amount being pre-paid + GST	3% on the amount being pre-paid + GST
	Non-Business	Any Amount	<=24 months	4% on the amount being pre-paid + GST	4% on the amount being pre-paid + GST
			>24 months	3% on the amount being pre-paid + GST	3% on the amount being pre-paid + GST
Lockin Period	No lock in period applicable irrespective of the nature of ROI				