



SCHEDULE OF CHARGES- KPC LOANS (Effective from 1<sup>st</sup> August'25)

PARTICULARS	CHARGES
Processing Fee	Loans up to 3 lakhs: Nil Loans above 3 lakhs: 1% + GST on the Sanctioned amount to be charged upfront at the time of sanction for CC/OD & TL
Renewal Fee	0.5% + GST to be charged on Drawing Power at the time of renewal of CC/OD Facility (Nil for loans up to 3 lakhs)
Review Fee	0.25% + GST to be charged on Drawing Power at the time of yearly review of CC/OD Facility (Nil for loans up to 3 lakhs)
Login Fee	Up to ₹ 5000 + GST
Penal Charges	2.5% per month on overdue amount
Bounce Charges	₹ 500 + GST for every instance of ECS/ NACH/Cheque bounce/ SI Failures
Legal Charges	At Actuals + GST
Technical Charges	At Actuals + GST
Duplicate copy of property document	₹ 1000 +GST
Replacement of property/ asset/ collateral	₹ 3000 + GST.
CERSAI charges	<ul style="list-style-type: none"><li>• Nil for loan amount below ₹ 2 lakhs</li><li>• ₹ 50+ GST for loan above ₹ 2 lakhs to 5 lakhs</li><li>• ₹ 100 + GST for loans above 5 lakhs</li></ul> Applicable for both creation and modification of security
Foreclosure Charges	Up to 4% on Outstanding Amount + GST (For accounts getting closed within 1 year from date of disbursement)

Insurance charges	Premium of life insurance (If availed as per request) will be borne by the borrower and will be deducted by netting of the loan.
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