



SCHEDULE OF CHARGES- KPC LOANS (Effective from 1st December'24)

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	₹ 1500 + GST
Penal Charges	2.5% + GST 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">• Nil for loan amount below ₹ 1.6 lakhs• ₹ 50+ GST for loan above ₹ 1.6 lakhs to 5 lakhs• ₹ 100 + GST for loans above 5 lakhs 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 will be borne by the borrower and will be deducted by netting of the loan.
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