



<b>Charges* w.e.f. 30th June 2018</b>	
Loan Processing Charges	1% of loan amount subject to a minimum of 500/- (Terms & Conditions apply)
Annual Maintenance Charges	Rs. 800
CERSAI Charges	Rs. 550 per non agri property for registering charge on CERSAI
Penal Interest	6% p.a. on overdue amount over and above normal interest rate
Foreclosure charge	4% on CC & OD extended at floating/ Fixed rate and Term Loan extended at Fixed Rate.
Legal & Valuation Charges	On actuals
For KCC rupay debit card-Issuance charge	NIL
For KCC rupay debit card – Issuance charge (more than one card)	Rs 100
For KCC rupay debit card – Annual Maintenance charge	Rs 100 (2 <sup>nd</sup> year onwards)
For KCC rupay debit card – Re issue of debit card	Rs 100
For KCC rupay debit card – Pin re generation charges	Rs 25
<i>*applicable taxes extra</i>	