

Kotak Personal Loan General Schedule of Fees and Charges effective from 15th January 2020

Loan	Current Charges	Charges effective from 15th Jan 2020
Fixed Interest Rate	Starting 10.5% to 28%	Starting 10.5% to 28%
Loan Processing Charges*	Up to 2.5% of the loan amount+ GST and other applicable statutory levies	Up to 2.5% of the loan amount+ GST and other applicable statutory levies
Stamping Charges	Applicable as per the respective State's Stamp Act	Applicable as per the respective State's Stamp Act
Credit Administration Charges*	Up to 5% of the Loan amount, not exceeding Rs.7500 + GST	Up to 5% of the Loan amount, not exceeding Rs.7500 + GST
Credit Appraisal Charges*	Up to 5% of the Loan amount, not exceeding Rs.7500 + GST	Up to 5% of the Loan amount, not exceeding Rs.7500 + GST
Overdue Interest	3% per month compounded monthly on the Amount due but unpaid from the Date of the Amount falling Due till the Date of actual payment	3% per month compounded monthly on the Amount due but unpaid from the Date of the Amount falling Due till the Date of actual payment
Collection Charges	30% of Cheque / instrument dishonor charges + overdue interest + GST and other applicable statutory levies	30% of Cheque / instrument dishonor charges + overdue interest + GST and other applicable statutory levies
Dishonor Charges Per Instance	Rs.750 per instance (+ GST and other applicable statutory levies)	Rs.750 per instance (+ GST and other applicable statutory levies)
Swap Charges (Change in mode of repayment/Instrument/EMI Date swap)	Rs.500 per Swap per Instance+ GST and other applicable statutory levies	Rs.750 per Swap per Instance+ GST and other applicable statutory levies
Prepayment Interest / Foreclosure Charges	Lock in period for 12 months. After 12 months, 5% foreclosure charges + GST on principal outstanding	Lock in period for 12 months. After 12 months, 5% foreclosure charges + GST on principal outstanding. In case of foreclosure within lock-in period, 6% + GST.
Duplicate Issue of NOC	Rs.500 + GST and other applicable statutory levies per instance	Rs.750 + GST and other applicable statutory levies per instance
No Due Certificate	Rs.500 + GST and other applicable statutory levies per instance	Rs.750 + GST and other applicable statutory levies per instance
Charges for furnishing a copy of the credit information report (CIBIL) to the applicant.	Rs.50 + GST and other applicable statutory levies per instance	Rs.50 + GST and other applicable statutory levies per instance
Charges applicable in case customer requests for copies of records pertaining to his transactions (SOA / Amortization Schedule)	Once yearly without any charge. Post that Rs.250 per request+ GST and other applicable statutory levies	Once yearly without any charge. Post that Rs.750 per request+ GST and other applicable statutory levies

Charges are exclusive of the Goods and Service Tax (GST). With effect from July 1, 2017 the effective Goods and Service, tax rate will be 18% on taxable value. The GST rate is subject to change from time to time. The above charges are subject to revision with a prior intimation of 30 days to all customers.

***Not applicable for Education loan customers as per policy**