

KUMBHAT FINANCIAL SERVICES LIMITED

(CIN: L65991TN1993PLC024433)

SCHEDULE OF CHARGES

The table below details the schedule of charges read with the agreement and terms of loan signed by the borrower:

Sl.no	Customer Service charges (Personal Loan) (Excluding GST)	
1	Documentation charges	Rs.0 to Rs.500 per loan
2	Processing fees	0% to 5% plus GST of loan value
3	Pre-closure/prepayment charges	0% to 5% of loan value
4	Cheque re-issue charges	Actual charges by the bank
5	Legal expenses	Actual expenses incurred by KFSL
6	Penal Charges	Up to 20% calculated on due amount for the number of days in default divided by 365 days