

DETAILS OF CHARGES- PL, CL, EV and LAS

Sr. No.	Particulars	Personal Loan (PL)	Consumption Loan (CL)	Electric Vehicle (EV) Loan	Loan Against Securities (LAS)
1	Overdue Charges	1% to 4% p.m. on overdue amount	1% to 2% p.m. on overdue amount	1% to 2% p.m. on overdue amount	1% to 2% p.m. on overdue amount
2	Pre-closure Charges	Upto 4% on balance Principal + GST	Upto 1.5% on balance principal + GST for CIB loans 0% on subvented loans	Upto 1.5% on balance principal + GST for CIB loans 0% on subvented loans	Upto 1.5% on balance principal + GST
3	Part Prepayment Charges	Upto 4% + GST on Principal Paid	Upto 1.5% + GST on Principal Paid for CIB loans 0% on subvented loans	Upto 1.5% + GST on Principal Paid for CIB loans 0% on subvented loans	Upto 1.5% + GST on Principal Paid
4	Other fees/charges	500/- + GST (One-time mandate rejection charges)	500/- + GST (One-time mandate rejection charges)	500/- + GST (One-time mandate rejection charges)	*Facility renewal fees - 1% of sanction amount
				Legal & Repossession charges on actuals	*Stamp duty payable as per state laws
				Registration, hypothecation and other charges to be paid to the competent authorities will be charged as per actuals (in addition to the processing fee)	*Brokerage charges (As per actuals, charges levied by Broker to DMI)
					*DP charges (As per actuals, charges levied by NSDL/CDSL to DMI)
					*Pledge confirmation charges (As per actuals, charges levied by NSDL/CDSL to DMI)
					*Pledge invocation charges (As per actuals, charges levied by NSDL/CDSL to DMI)
5	Late Payment Fees	₹550 for <75,000 ₹650 for 75000 – 1,00,000 ₹750 for > 1,00,000	up to 550/-	up to 550/-	up to 550/-
6	Non-NACH Fee	Net banking and UPI txns - up to ₹30 + GST Debit Card- up to 1.7% + GST of transaction value	Net banking and UPI txns - up to ₹30 + GST Debit Card- up to 1.7% + GST of transaction value	Net banking and UPI txns - up to ₹30 + GST Debit Card- up to 1.7% + GST of transaction value	Net banking and UPI txns - up to ₹30 + GST Debit Card- up to 1.7% + GST of transaction value

DETAILS OF CHARGES- MSME (Secured & Unsecured)

Sr. No.	Particulars	MSME Unsecured Loans		MSME Secured Loans
		Term Loan	Supply Chain Finance	Equipment, Plant and Machinery Loans
1	Late Payment Fees	Upto INR 1200		
2	Overdue Charges	Upto 3% per month on overdue amount		
3	Mandate Rejection Charges	INR 500 + GST		
4	Pre-closure Charges	Upto 4% + GST on outstanding principal		
5	Part Prepayment Charges	Upto 4% + GST on Principal Paid		
6	Non-NACH Fee	Net banking and UPI txns - up to ₹30 + GST Debit Card- up to 1.7% + GST of transaction value		
7	Other fees/charges	-	Upto 1% + GST (Facility renewal fees or any other charges as applicable)	Upto INR 10,000 + GST (Documentation / Asset valuation & assessment and inspection charges; Technical / Registration / Stamp Duty charges or any other charges as applicable) Legal & Asset repossession charges on actuals

DETAILS OF CHARGES- MSME (LAP)

Sr. No.	Particulars	MSME Secured Loans – Loan Against Property (LAP)
		Charge Amount in INR (Exclusive of GST)
1	Late Payment Penalty	Upto 3% of the total EMI outstanding (principal + interest)
2	Processing Fees	Upto 3.5 % + GST of the loan amount
3	Pre Closure Charges	Upto 5% + GST on principal outstanding
4	Part Prepayment Charges	Upto 5% + GST on principal paid
5	Non-NACH Fee	Net banking and UPI txns - up to ₹30 + GST Debit Card- up to 1.7% + GST of transaction value
6	Repricing Fee	Upto 1.25% of the Principal Outstanding
7	Conversion or Switch Charges (Floating to Fixed or Fixed to Floating)	Upto 2% of the principal outstanding
8	Other Fees/Charges	<p align="center">Upto INR 35,000 (Login, Documentation, Physical document copies/list, Legal/Technical Valuation, Bounce, NACH Swap, Cheque/DD re-issuance charges or any other charges as applicable)</p> <p align="center"><i>Charges like CERSAI, CKYC, Stamping Franking , registration or any charges applicable & prescribed by relevant Government/ Statutory/ Legal/ Regulatory Authority would be charged on actuals.</i></p> <p align="center"><i>Legal & Asset repossession charges on actuals</i></p>

“Overdue Charges” means the default interest as prescribed in the Key Fact Sheet which is payable on all amounts which are not paid on their respective Due Dates

"Pre closure charges" Pre-closure charges for Loans are the fees or charges levied by (RE – Regulated Entity) when a borrower chooses to pre-pay their outstanding loan amount before the stipulated end of the loan tenure.

"Late Payment Fees" It refers to a penalty or extra charge associated with late payment of the borrower's financial obligations.

"Part Prepayment charges" Part Prepayment charges for Loans are the fees or charges levied by (RE – Regulated Entity) when a borrower chooses to pre-pay part of their outstanding Principal amount before the stipulated end of the loan tenure.