DETAILS OF CHARGES

Sr. No.	Particulars	Personal Loan	Consumption Loan	Electric & ICE Vehicle Loan	Loan Against Securities
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
			For monthly limit utilisation program: Upto 550		
2	Preclosure Charges	Upto 4% on balance Principal + GST	Upto 4% on balance principal + GST for CIB loans	Upto 1.5% on balance principal + GST for CIB loans	Upto 1.5% on balance principal + GST
			0% on subvented loans	0% on subvented loans	
3	Part Prepayment Charges	Upto 4% + GST on Principal Paid	Upto 4% + 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
					*Stamp duty payable as per state laws
				Legal & Repossession charges on actuals	*Brokerage charges (As per actuals, charges levied by Broker to DMI)
				Registration, hypothecation and other charges to be paid to the competent authorities will be charged as per actuals (in addition to the processing fee)	*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 Penalty or Bounce Charges	₹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

Sr. No.	**Particulars**	**MSME Unsecured Loans**		**MSME Secured Loans**
		Term Loan	**Supply Chain Finance**	**Equipment, Plant and Machinery Loans**
1	Late payment penalty or Bounce Charges	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	Asset related charges (for EPM)	Upto 1.5% + GST each or actual whichever is higher Asset Evaluation, Inspection, Assessment, Survey Charges		
8	Bank Transfer related charges (for EPM)	Upto 1.5% + GST each or actual whichever is higher TT / LC / Remittances charges / Bank Charges		

9	Legal and other Charges (for EPM)	Upto 0.2% + GST each or actual whichever is higher ROC, CERSAI, Legal Charges		
10	Other fees/charges	-	Upto 1% + GST (Facility renewal fees or any other charges as applicable)	Upto INR 25,000 + GST each (Documentation Technical / Stamp Duty charges or any other charges as applicable) Legal & Asset repossession charges on actuals

MSME Secured Loans – Loan against Property (LAP):

S.No	Particulars	Charge Amount INR (per instance) (Exclusive of GST)
1	Login Fee*	Upto 6000
2	Documentation Charges	Upto 5 000
3	Physical copy of Property Documents	Upto 3000
4	Conversion or Switch Charges (Floating to Fixed or Fixed to Floating)	Up to 2% of the principal outstanding
5	Repricing Fee	Up to 1.5% of the Principal Outstanding
6	Legal & Technical/Valuation Charges per property	Upto 10000
7	Charges towards Stamp Duty / Registration / Intimation of Mortgage / Creation of Mortgage, etc	On Actual and as Applicable & Prescribed by the relevant Government/Statuatory/Legal/Regulatory Authority
8	Late payment penalty or Bounce charges	Upto 1500
9	Overdue Charges	3.5% PM on the Overdue Amount
10	Penalty Charges for Non-Submission of Post Disbursal Documents	Upto 300/day after the due date.
11	Repayment Mode (Cheque / NACH/ E-Nach) Swap	Upto 1200
12	Loan cancellation charges	Nil up to 5 calendar days post the date of first disbursement. Preclosure charges would be applicable after that as per the matrix.
13	Mandate Rejection Charges	Upto 600
14	Physical statement of account	Upto 600
15	Physical repayment schedule	Upto 600
16	Physical duplicate NOC	Upto 600
17	List of property documents	Upto 1500
18	Charges to issue Loan preclosure letter	Upto 1200
19	Stamping or Franking	On Actuals
20	Charges towards Legal/ SARFAESI/ Recovery action	On Actuals
21	Charges to be paid to CERSAI/ CKYCR	On Actuals and as applicable and prescribed by CERSAI / CKYCR
22	Cheque or Demand draft or pay order re-issuance or cancellation	Upto 1250

*for disbursed cases it will be adjusted in the Processing Fees, while it will be non-refundable for other cases.

<table>
<tr><th rowspan="2">S. No</th><th colspan="4">Pre-closure and Part payment charges</th></tr>
<tr><th>Type of Borrower</th><th>Type of Loan</th><th>Type of ROI</th><th>Applicability</th></tr>
<tr><td rowspan="5">23</td><td rowspan="5">Individual</td><td rowspan="3">(a) Loans up to ₹50 lakh for business purposes to Micro and Small Enterprises (MSEs)

(b) LAP other than the Business purpose</td><td>Floating</td><td>NIL</td></tr>
<tr><td rowspan="2">Fixed rate of Interest</td><td>Nil – If paid through own source of funds</td></tr>
<tr><td>5% on the prepaid amount in case of a Balance takeover by any other financial institution</td></tr>
<tr><td>(c) LAP Business</td><td rowspan="2">Floating, Fixed</td><td>Balance Takeover from a bank/ HFC/ NBFC/ any other Financial Institution – 5% for preclosure on Principal prepaid</td></tr>
<tr><td>(d) Non – Residential Purchase Loans</td><td>Self-source – 5% on Principal prepaid in case amounts prepaid in a financial year are over 20% of the o/s loan amount.</td></tr>
<tr><td>24</td><td>Non – Individual</td><td>All</td><td>Any</td><td>5% on principal prepaid</td></tr>
</table>

“**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 Penalty”** means the penal amount, as set out in the Key Facts Statement, payable by Borrower on each event of delay in the payment of the Equated Periodic Installment (EPI) / Borrower’s Dues on its relevant Due Date by a Borrower who does not have a registered Mandate.

“Equated Periodic Installment” is an equated or fixed amount of repayments, consisting of both the principal and interest components, to be paid by a borrower towards repayment of a loan at periodic intervals for a fixed number of such intervals; and which result in complete amortisation of the loan. EPIs at monthly intervals are called EMIs.

“Bounce Charges” means Mandate dishonor or bouncing charges payable by the Borrower in case of failure of payment by reason of dishonor of any standing instruction including cheque or any Mandate (in case the Mandate is registered) as mentioned in the Key Facts Statement, for each event of such dishonor.

"**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.

In case of co-lending arrangements, interest rates, fees and charges levied by DMI Finance shall be in accordance with this document