

Nature of charges	Details
Processing fees	Mutually agreed with the customer but not exceeding 4% (plus applicable taxes) of the facility amount
Interest rate	<b>For MSME-</b> Repo + banks spread / Fixed rate <b>For NON MSME-</b> Repo/T-bill/MIBOR OIS + bank Spread <b>For 100% FD backed loan-</b> Fixed rate or Repo + banks spread
Foreclosure charges	Mutually agreed with the customer but not exceeding 4% of the total limits set up in the system.
Penal charges for breach in material terms and conditions	Charges for MSME & Non- MSME to be applicable as per below table.
Stamp duty and other statutory charges	As per applicable law of state to be borne by customer
Commission on LC & BG	Up to 4% p.a. commission shall be charged on a Pro-Rata basis based on the tenure and amount of non-fund-based facility being availed
Other charges (e.g., Stock Audits, Valuation, Legal Clearance, etc.)	As mutually agreed with the customer. Minimum fee of INR 10,000/

**For MSME customers, following grid of penal charges will be applicable incase of breach in Material Terms and Conditions:**

Material Terms and Conditions	Percentage or absolute approach	Amount or % p.a. to be charged	Frequency of monitoring and charging (respectively)
Overdue/Overdrawn instances	Percentage	3% p.a. of overdue/overdrawn amount	<ul style="list-style-type: none"> <li>For CCOD- Monthly basis</li> <li>For Loans &amp; trade facilities - Interest demand date or foreclosure date whichever is earlier</li> </ul>
Non Creation of Security	Percentage	2% p.a. of facility amount for which security creation is pending	<ul style="list-style-type: none"> <li>Monitored basis due date</li> <li>Monthly basis (post lapse of due date)</li> </ul>
Financial Covenants breach	Percentage	2% p.a. of facility amount	<ul style="list-style-type: none"> <li>Monitoring basis agreed frequency</li> <li>Monthly basis</li> </ul>
Non-Financial Covenants breach	Percentage	2% p.a. of facility amount	<ul style="list-style-type: none"> <li>Monitoring basis agreed frequency</li> <li>Monthly basis</li> </ul>
Valuation pending	Absolute	INR 5,000	<ul style="list-style-type: none"> <li>Monitoring on monthly basis Monthly basis</li> </ul>
Stock Audit pending	Absolute	INR 25,000	<ul style="list-style-type: none"> <li>Monitoring on monthly basis Monthly basis</li> </ul>
Insurance pending	Absolute	INR 10,000	<ul style="list-style-type: none"> <li>Monitored basis due date</li> <li>Monthly basis post expiry of insurance</li> </ul>
Renewal offer letter not accepted	Absolute	INR 15,000	<ul style="list-style-type: none"> <li>Monitoring on monthly basis</li> <li>Monthly basis</li> </ul>

Non submission of net-worth Statement	Absolute	INR 5,000	<ul style="list-style-type: none"> <li>Monitoring on monthly basis</li> <li>Monthly basis</li> </ul>
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**\*MCLR will be revised and updated from time to time as per RBI policy and will be made available on the DBS India website**

**For Non-MSME customers, following grid of penal charges will be applicable incase of breach in Material Terms and Conditions:**

Material Terms and Conditions	Percentage or absolute approach	Amount or % p.a. to be charged	Frequency of monitoring and charging (respectively)
Overdue/Overdrawn instances	Percentage	3% p.a. of overdue/overdrawn amount	<ul style="list-style-type: none"> <li>For CCOD- Monthly basis</li> <li>For Loans &amp; trade facilities - Interest demand date or foreclosure date whichever is earlier</li> </ul>
Non Creation of Security	Percentage	2% p.a. of facility amount for which security creation is pending	<ul style="list-style-type: none"> <li>Monitored basis due date</li> <li>Monthly basis (post lapse of due date)</li> </ul>
Financial Covenants breach	Percentage	2% p.a. of facility amount	<ul style="list-style-type: none"> <li>Monitoring basis agreed frequency</li> <li>Monthly basis</li> </ul>
Non-Financial Covenants breach	Percentage	2% p.a. of facility amount	<ul style="list-style-type: none"> <li>Monitoring basis agreed frequency</li> <li>Monthly basis</li> </ul>
Valuation pending	Absolute	INR 25,000	<ul style="list-style-type: none"> <li>One time, post due date</li> </ul>
Stock Audit pending	Absolute	INR 25,000	<ul style="list-style-type: none"> <li>One time, post due date</li> </ul>
Insurance pending	Absolute	INR 25,000	<ul style="list-style-type: none"> <li>Monitored basis due date</li> <li>Monthly basis post expiry of insurance</li> </ul>
Renewal offer letter not accepted	Absolute	INR 25,000	<ul style="list-style-type: none"> <li>One time, post due date</li> </ul>
Non submission of net-worth Statement	Absolute	INR 25,000	<ul style="list-style-type: none"> <li>One time, post due date</li> </ul>
Non submission of end use certificate	Absolute	INR 25,000	<ul style="list-style-type: none"> <li>One time, post due date</li> </ul>
Non submission of stock certificate	Absolute	INR 10,000	<ul style="list-style-type: none"> <li>Monitoring on monthly basis</li> <li>Monthly basis</li> </ul>
Facility documents pending	Absolute	INR 10,000	<ul style="list-style-type: none"> <li>One time, post due date</li> </ul>