

**Charges & Fees Schedule**

Nature of Charges	Details
Processing Fees	Mutually agreed with the customer but not exceeding 4% (plus applicable taxes) of the Facility Amount
Interest Rate	Mutually agreed with the customer but not exceeding: For Non MSME Customers Secured Facility: MCLR* + 6% For Unsecured Facility: MCLR* + 7% For MSME customers: Mutually agreed pricing
Foreclosure Charges	Foreclosure and Pre-payment charges will not be applicable to entities that qualify under MSME as per the UDHYAM registration. For non-MSME entities, foreclosure and Pre-payment charges will be levied at a mutually agreed rate not exceeding 2% of the total limits set up in the system.
Non-Compliance with Covenants and other Stipulated condition	Penal interest up to 3% over the contracted Rate/Existing Rate of Interest
Stamp Duty and other Statutory charges	As per applicable law of the state
Commission on Letter of Credit and Bank Guarantee	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/

***MCLR will be revised and updated from time to time as per RBI policy and will be made available on the DBS India website**