

## SCHEDULE OF CHARGES

### Retail Loans: These include Loan Against Securities (Shares/Mutual Funds)

Charges	Applicability	Charges (LAMF - Flexi -TL)	Charges (LAMF - EMI - TL)	Charges (Loan against Shares)
Processing fees	Charged once before disbursal	upto Rs. 10,000 or 5% of the credit limit (whichever is higher) + GST	upto Rs. 10,000 or 5% of the credit limit (whichever is higher) + GST	upto Rs. 10,000 or 5% of the credit limit (whichever is higher) + GST
Renewal Charges	Only when the loan facility is renewed	Upto Rs. 2000 + GST	-	Upto Rs. 2000 + GST
Annual maintenance charge	Charged annually	Upto Rs. 10,000 or 5% of the credit limit (whichever is higher) + GST	-	Upto Rs. 10,000 or 5% of the credit limit (whichever is higher) + GST
Additional security pledging charges/margin pledge charges	Only when additional security is pledged by the customer	Upto Rs. 10,000 or 5% of the credit limit (whichever is higher) + GST	-	Upto Rs. 10,000 or 5% of the credit limit (whichever is higher) + GST
Dishonor and non-registration charges	Charges on mandate bouncing and non-registration	Upto Rs. 1000	-	Upto Rs. 1000
Security sell off charges	Only on default portion	Upto -.5% of the proceeds or Rs. 5000 (whichever is higher) + GST	-	Upto -.5% of the proceeds + GST
Security unpledging charges	Only when customer unpledges securities	Upto Rs. 1,000	-	Upto Rs. 1,000
Prepayment/Foreclosure Charges	As per June 2025 Circular from Jan 01, 2026 onwards for all floating rate products to individuals.	NIL for individual borrowers	NIL for individual borrowers	NIL for individual borrowers
Bank mandate swap charges	As and when there is a change in bank mandate	Upto Rs. 1,000 + GST	-	Upto Rs. 1,000 + GST
Legal Charges / Recovery	Permissible in default cases	As applicable	As applicable	As applicable
Limit Enhancement Charges	One time charge for increasing the facility limit (increasing LTV	Upto Rs. 5,000 + GST	Upto Rs. 5,000 + GST	Upto Rs. 5,000 + GST

	on the existing loan)			
Daily Penal Charges	Optional for demand loans	<b>Amount of Outstanding Due under the Facility that continues to remain unpaid at the end of each day</b>	<b>Penal charges (to be calculated on a daily basis)</b>	-
		Up to 25k	INR 10	<b>Amount of Outstanding Due under the Facility that continues to remain unpaid at the end of each day</b>
		25k – 50k	INR 25	Up to 25k
		50k – 1L	INR 50	25k – 50k
		1L – 2.5L	INR 100	50k – 1L
		2.5L – 5L	INR 250	1L – 2.5L
		5L – 10L	INR 500	2.5L – 5L
		10L – 25L	INR 1000	5L – 10L
		25L – 50L	INR 2500	10L – 25L
		50L – 1Cr	INR 5000	25L – 50L
		1Cr +	INR 10000	50L – 1Cr
				1Cr +
				INR 10000

**Note :-**

- All above charges are exclusive of the applicable taxes
- In exceptional circumstances, based on risk perception, these charges may fall outside the indicated range.
- In the event that any penal or other charges are outstanding as on the date of drawdown of a new tranche under the Loan Against Mutual Fund (flexi loan product), such outstanding amounts shall be adjusted and recovered from the proceeds of the drawdown of the new tranche.
- The Company may also offer co-lent loans in association with other Financial Entities, the Fees and Charges for the co-lent loans can be accessed [here](#).

**Corporate Loans: FSG**

In line with the customised and negotiated nature of corporate lending, **DSP Finance** may levy a range of charges depending on the structure, complexity, tenor, and risk profile of the transaction. These may include, but are not limited to:

- **Upfront Fees** – levied at the time of sanction to cover credit appraisal, underwriting, and transaction execution costs.
- **Advisory/Structuring Fees** – applicable to bespoke or complex transactions involving tailored financial arrangements.
- **Prepayment/Foreclosure Charges** – levied as per contractual terms in the event of early repayment or facility closure.
- **Monitoring Fees** – charged periodically to cover costs related to post-disbursement monitoring, escrow management, covenant compliance tracking, and borrower performance reviews.
- **Legal and Documentation Charges** – including expenses for legal vetting, drafting, stamp duty, registration, and engagement of external legal counsel or advisors.
- **Valuation Charges**- charges levied on valuation of collateral and security offered.
- **Due Diligence Charges** – covering external reports such as legal, financial, technical, credit, or valuation assessments conducted as part of the transaction.
- **Renewal/Restructuring Fees** – applicable in cases of extension, renewal, refinancing, or modification of facility terms.
- **Agency / Trustee Fees** – charged when third-party agents or trustees are appointed for managing security, debenture trusteeship, escrow, or cash flow oversight.
- **Penal Charges** – levied for breach of contractual obligations including delayed servicing of dues, covenant violations, or shortfall in stipulated security cover.

All such charges are transparently disclosed in the **term sheet, sanction letter, or facility agreement**, and are **mutually agreed upon** prior to execution. These charges are levied in accordance with the Company's **Fair Practices Code** and the applicable provisions under the Reserve Bank of India (Non- Banking Financial Companies – Responsible Business Conduct) Directions, 2025.

Given the bespoke nature of corporate lending, the **type and quantum of charges are flexible** and may vary across transactions. Each facility is assessed independently, and the applicable charges are determined based on the specific financial structure, borrower profile, and credit risk.