

Annexure II
**DCB Loan -Penal charges for non-compliance to material terms and conditions
(excluding GST)**

1	Delay / non submission of Stock and Book Debts - (CC) (will be charged monthly or part thereof)	
	Sanctioned Limit	INR
	Up to Rs 25 Lakh	2,500
	Above Rs 25 Lakh and up to Rs 50 Lakh	5,000
	Above Rs 50 Lakh and up to Rs 1 Crore	10,000
	Above Rs 1 Crore and up to Rs 2 Crore	20,000
	Above Rs 2 Crore and up to Rs 3 Crore	30,000
	Above Rs 3 Crore and up to Rs 5 Crore	50,000
	Above Rs 5 Crore and up to Rs 10 Crore	1,00,000
	Above Rs 10 Crore and up to Rs 25 Crore	2,50,000
	Above Rs 25 Crore	4,00,000
2	Delay or non-submission of Quarterly Income Statement / Financial Follow-up Report - (CC) (will be charged quarterly or part thereof)	
	Sanctioned Limit	INR
	Up to Rs 5 Crore	NIL
	Above Rs 5 Crore	1,40,000
3	Delay or non-submission of Audited Balance Sheet - (CC / OD/TL for MFI) (will be charged yearly or part thereof for non-submission beyond September 30 every year)	
	Sanctioned Limit	INR
	Up to Rs 1 Crore	NIL
	Above Rs 1 Crore and up to Rs 2 Crore	40,000
	Above Rs 2 Crore and up to Rs 3 Crore	60,000
	Above Rs 3 Crore and up to Rs 5 Crore	1,00,000
	Above Rs 5 Crore	1,40,000
4	Commitment charges - (CC / OD) (Excluding Corporate Banking) (will be charged quarterly or part thereof)	
	Sanctioned Limit	INR
	Up to Rs 25 Lakh	6,000
	Above Rs 25 Lakh and up to Rs 50 Lakh	12,000
	Above Rs 50 Lakh and up to Rs 1 Crore	25,000
	Above Rs 1 Crore and up to Rs 2 Crore	50,000
	Above Rs 2 Crore and up to Rs 3 Crore	75,000
	Above Rs 3 Crore and up to Rs 5 Crore	1,25,000
	Above Rs 5 Crore	1,75,000

5	Delay in renewal or non renewal of loan facility (CC / OD / KCC / GL OD / ODTD / TL for MFI) (will be charged monthly or part thereof)	
	Sanctioned Limit	INR
	Up to Rs 25 Lakh	2,500
	Above Rs 25 Lakh and up to Rs 50 Lakh	5,000
	Above Rs 50 Lakh and up to Rs 1 Crore	10,000
	Above Rs 1 Crore and up to Rs 2 Crore	20,000
	Above Rs 2 Crore and up to Rs 3 Crore	30,000
	Above Rs 3 Crore and up to Rs 5 Crore	50,000
	Above Rs 5 Crore and up to Rs 10 Crore	1,00,000
	Above Rs 10 Crore and up to Rs 25 Crore	2,50,000
	Above Rs 25 Crore	4,00,000
6	Delay or non-adherence to any other material terms and conditions (All facilities) (will be charged monthly or part thereof)	
	Sanctioned Limit	INR
	Up to Rs 25 Lakh	2,500
	Above Rs 25 Lakh and up to Rs 50 Lakh	5,000
	Above Rs 50 Lakh and up to Rs 1 Crore	10,000
	Above Rs 1 Crore and up to Rs 2 Crore	20,000
	Above Rs 2 Crore and up to Rs 3 Crore	30,000
	Above Rs 3 Crore and up to Rs 5 Crore	50,000
	Above Rs 5 Crore and up to Rs 10 Crore	1,00,000
	Above Rs 10 Crore and up to Rs 25 Crore	2,50,000
	Above Rs 25 Crore	4,00,000
7	Delay or non-submission of Registration Certificate (RC) (will be charged monthly or part thereof)	
	Tractor Loan (After 90 days of disbursement)	1,000
	Commercial Vehicles (CV) / Car Loans (After 90 days of disbursement)	1,000
8	Non-renewal of insurance policy (will be charged monthly or part thereof)	
	Commercial Vehicles (CV) / Car Loans (After 90 days of disbursement/Renewal Date)	5,000