

| DCB MSME Traditional Loan (Please note that all Fees and Charges mentioned are non-refundable and excluding GST) | | | | | | | | | | |
|--|--|--------------------------------------|---------------|--------|-----|----------|-----|-------------|----------|--------------------------------------|
| Application login fee | ₹ 5,500 per application, per property | | | | | | | | | |
| Processing fee applied on Sanctioned Limit / Amount / Enhancement | 1% of loan amount per application, Minimum ₹ 5,000 | | | | | | | | | |
| Valuation charges | As per sanction terms per application | | | | | | | | | |
| Legal charges | NIL | | | | | | | | | |
| Stamp duty and registration | As per prevailing State Government Laws | | | | | | | | | |
| Amortization schedule | ₹250 per schedule | | | | | | | | | |
| Statement of account | ₹250 per statement | | | | | | | | | |
| Foreclosure statement | ₹250 per foreclosure statement | | | | | | | | | |
| Part prepayment & Full prepayment (foreclosure) | Bank may require appropriate documentation example bank statement to verify end-use, source of funds etc. | | | | | | | | | |
| | Udyam Registration Certificate is mandatory for Micro or Small Enterprises (MSE) classification and Priority Sector Lending | | | | | | | | | |
| | <table border="1"> <thead> <tr> <th>Type of loan</th> <th>Interest Type</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>MSE</td> <td>Floating</td> <td>NIL</td> </tr> <tr> <td>Other loans</td> <td>Floating</td> <td>4% on the amount paid/ limit reduced</td> </tr> </tbody> </table> | Type of loan | Interest Type | Amount | MSE | Floating | NIL | Other loans | Floating | 4% on the amount paid/ limit reduced |
| | Type of loan | Interest Type | Amount | | | | | | | |
| MSE | Floating | NIL | | | | | | | | |
| Other loans | Floating | 4% on the amount paid/ limit reduced | | | | | | | | |
| | | | | | | | | | | |
| Duplicate No Objection Certificate / No Dues Certificate | ₹250 per certificate | | | | | | | | | |
| Revalidation of No Objection Certificate | ₹250 per certificate | | | | | | | | | |
| Provisional income tax certificate | NIL | | | | | | | | | |
| Final income tax certificate | NIL | | | | | | | | | |
| Interest certificate | ₹250 per certificate | | | | | | | | | |
| Duplicate copy of loan agreement | ₹500 per copy | | | | | | | | | |
| Property document retrieval | ₹500 per retrieval | | | | | | | | | |
| Change in rate of interest post disbursement on sanctioned amount | ₹5,000 per modification | | | | | | | | | |

| | |
|--|---|
| Cheque / NACH / ECS / Standing Instruction swap | ₹500 per swap |
| Cash deposit charges amount per quarter (all Cash Credit / Overdraft / DCB Flexi Loan & DLTL) | Free up to 6 times sanctioned limit |
| | ₹4 per ₹1,000 above 6 times and up to 20 times the sanctioned limit |
| | ₹6 per ₹1,000 beyond 20 times the sanctioned limit |
| Cash deposit charges frequency per quarter (all Cash Credit / Overdraft / DCB Flexi Loan & DLTL) | Free up to 25 times |
| | ₹100 beyond 25 times, per transaction |
| Cheque book / cheque leaf issuance charges (all Cash Credit / Overdraft / DCB Flexi Loan & DLTL) | Payable at par cheque book – free up to 50 leaves per month |
| | Charges above Free Limit ₹2 per leaf |
| | Issue of loose cheque leaf ₹5 per leaf |
| Cheque return / bounce | ₹750 per instance |
| ECS / NACH / Standing Instruction return | ₹750 per instance |
| Cheque deposited return | ₹150 per instance |
| Collection phone call | ₹100 per call, maximum ₹400 per month |
| Collection visit | ₹250 per visit, maximum ₹1,000 per month |
| Penal charges for delayed payments | Refer Annexure I |
| Penal charges for non-compliance to material terms | Refer Annexure II |
| Collection & Recovery charges | Refer Annexure III |

As per extant RBI guidelines, Penal charges for delayed payments and Penal charges for breach of Material Terms & Conditions will be applicable with effect from 1st April, 2024.

Up to 1st April, 2024, existing penal interest/charges as per sanction terms/agreement will be applicable.

DCB Loan - Penal charge for delayed repayments (excluding GST)
All loan products will be charged monthly or part thereof.

| Overdue Loan Amount in INR | | |
|-----------------------------------|-----------|--------------------------|
| From | To | Penal charges INR |
| 0 | 3,000 | 150 |
| 3,001 | 5,000 | 200 |
| 5,001 | 15,000 | 300 |
| 15,001 | 25,000 | 400 |
| 25,001 | 35,000 | 600 |
| 35,001 | 45,000 | 800 |
| 45,001 | 55,000 | 1,000 |
| 55,001 | 65,000 | 1,200 |
| 65,001 | 75,000 | 1,400 |
| 75,001 | 85,000 | 1,600 |
| 85,001 | 95,000 | 1,800 |
| 95,001 | 1,05,000 | 2,000 |
| 1,05,001 | 1,25,000 | 2,300 |
| 1,25,001 | 1,45,000 | 2,700 |
| 1,45,001 | 1,65,000 | 3,100 |
| 1,65,001 | 1,85,000 | 3,500 |
| 1,85,001 | 2,05,000 | 3,900 |
| 2,05,001 | 2,25,000 | 4,300 |
| 2,25,001 | 2,45,000 | 4,700 |
| 2,45,001 | 2,65,000 | 5,100 |
| 2,65,001 | 2,85,000 | 5,500 |
| 2,85,001 | 3,05,000 | 5,900 |
| 3,05,001 | 3,55,000 | 6,600 |
| 3,55,001 | 4,05,000 | 7,600 |
| 4,05,001 | 4,55,000 | 8,600 |
| 4,55,001 | 5,05,000 | 9,600 |
| 5,05,001 | 5,55,000 | 10,600 |
| 5,55,001 | 6,05,000 | 11,600 |
| 6,05,001 | 6,55,000 | 12,600 |
| 6,55,001 | 7,05,000 | 13,600 |
| 7,05,001 | 7,55,000 | 14,600 |
| 7,55,001 | 8,05,000 | 15,600 |
| 8,05,001 | 8,55,000 | 16,600 |
| 8,55,001 | 9,05,000 | 17,600 |
| 9,05,001 | 9,55,000 | 18,600 |
| 9,55,001 | 10,05,000 | 19,600 |
| 10,05,001 | 11,05,000 | 21,100 |
| 11,05,001 | 12,05,000 | 23,101 |
| 12,05,001 | 13,05,000 | 25,100 |
| 13,05,001 | 14,05,000 | 27,100 |
| 14,05,001 | 15,05,000 | 29,100 |
| 15,05,001 | 16,05,000 | 31,100 |

| Overdue Loan Amount From | Overdue Loan Amount To | Penal charges INR |
|-----------------------------|---------------------------|-------------------|
| 16,05,001 | 17,05,000 | 33,100 |
| 17,05,001 | 18,05,000 | 35,100 |
| 18,05,001 | 19,05,000 | 37,100 |
| 19,05,001 | 20,05,000 | 39,100 |
| 20,05,001 | 23,05,000 | 43,100 |
| 23,05,001 | 26,05,000 | 49,100 |
| 26,05,001 | 29,05,000 | 55,100 |
| 29,05,001 | 32,05,000 | 61,100 |
| 32,05,001 | 35,05,000 | 67,100 |
| 35,05,001 | 38,05,000 | 73,100 |
| 38,05,001 | 41,05,000 | 79,100 |
| 41,05,001 | 44,05,000 | 85,100 |
| 44,05,001 | 47,05,000 | 91,100 |
| 47,05,001 | 50,05,000 | 97,100 |
| 50,05,001 | 55,05,000 | 1,05,100 |
| 55,05,001 | 60,05,000 | 1,15,100 |
| 60,05,001 | 65,05,000 | 1,25,100 |
| 65,05,001 | 70,05,000 | 1,35,100 |
| 70,05,001 | 75,05,000 | 1,45,100 |
| 75,05,001 | 80,05,000 | 1,55,100 |
| 80,05,001 | 85,05,000 | 1,65,100 |
| 85,05,001 | 90,05,000 | 1,75,100 |
| 90,05,001 | 95,05,000 | 1,85,100 |
| 95,05,001 | 1,00,05,000 | 1,95,100 |
| 1,00,05,001 | 2,00,05,000 | 3,00,100 |
| 2,00,05,001 | 3,00,05,000 | 5,00,100 |
| 3,00,05,001 | 3,05,05,000 | 6,05,100 |
| 3,05,05,001 | 5,05,05,000 | 8,10,100 |
| 5,05,05,001 | 10,05,05,000 | 15,10,100 |
| 10,05,05,001 | 25,05,05,000 | 35,10,100 |
| 25,05,05,001 | 50,05,05,000 | 75,10,100 |
| 50,05,05,001 | 50,10,05,000 | 1,00,15,100 |
| 50,10,05,001 | 75,10,05,000 | 1,25,20,100 |
| Above 75,10,05,000 | | 1,75,20,100 |

Penal charges not applicable for Priority Sector Loans (PSL) less than or equal to INR 25,000.

“Over-due/s” means the principal/ interest/ any charges levied on the loan account which are payable, but have not been paid on or before the period stipulated as per the terms of sanction of the credit facility.

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 |

Collection & Recovery Charges

| Valuation Charges | |
|--|------------------------------------|
| Overdue delinquent / NPA account - property | ₹1,500 per valuation, per property |
| Overdue delinquent / NPA account - vehicle | ₹750 per valuation, per vehicle |
| Overdue delinquent / NPA account - Tractor | ₹750 per valuation, per tractor |
| Overdue delinquent / NPA account - Gold | ₹1,000 per valuation, per packet |
| Legal notice charges | |
| General loan notice | ₹1,000 per notice |
| Loan recall notice | ₹1,000 per notice |
| NPA awareness notice | ₹1,000 per notice |
| SARFEASI demand notice | ₹5,000 per notice |
| Pre-possession intimation | ₹1,000 per intimation |
| Pre-sale notice | ₹1,500 per notice |
| Possession notice | ₹1,500 per notice |
| Auction notice | ₹1,500 per notice |
| Vehicle inspection notice | ₹1,500 per notice |
| Letter to Society (informing charge of Bank) | ₹1,500 per letter |
| Letter to employer | ₹1,500 per letter |
| Passport impound notice | ₹1,500 per notice |
| Post-sale notice | ₹1,500 per notice |
| Lok Adalat notice | ₹1,500 per notice |

| Publication charges | |
|--|-------------------------|
| SARFEASI demand | ₹15,000 per publication |
| SARFEASI possession | ₹15,000 per publication |
| SARFEASI auction | ₹15,000 per publication |
| Summons courts / tribunals / forums | ₹15,000 per publication |
| Warrants courts / forums | ₹15,000 per publication |
| DRT possession notice | ₹15,000 per publication |
| DRT recovery certificate | ₹15,000 per publication |
| DRT auction notice | ₹15,000 per publication |
| Gold loan auction | ₹3,000 per auction |
| Suit Recovery charges | |
| Suit in Civil Court | ₹ 35,000 per filing |
| Suit in Debt Recovery Tribunal (DRT) | ₹ 35,000 per filing |
| Interim Application u/s 9 of A&C Act | ₹ 35,000 per filing |
| Interim Application u/s 17 of A&C Act | ₹ 35,000 per filing |
| Application u/s 14 of A&C Act | ₹ 35,000 per filing |
| Arbitration Proceedings | ₹ 15,000 per filing |
| Revenue Recovery Certificate | ₹ 15,000 per filing |
| Permanent Lok-Adalat | ₹5,000 per filing |
| Sec 138 / Sec 25 of Cheque/ECS bounce | ₹5,000 per filing |
| Recovery Proceedings before DRT | ₹ 35,000 per filing |
| Arbitration Execution Proceedings before District/Sessions Court | ₹ 35,000 per filing |
| Proceedings before NCLT | ₹1,00,000 per filing |

| Repossession charges | |
|--|--------------------------|
| Vehicle repossession charges | ₹18,000 per repossession |
| Yard Charges | ₹3,000 per month |
| Land and Building repossession charges | ₹50,000 per repossession |
| Property inspection charges | ₹2,200 per inspection |
| Auction charges | |
| Auction charges - Vehicles | ₹10,000 per auction |
| Auction charges - Tractor | ₹5,000 per auction |
| Auction charges - Gold | ₹2,000 per auction |
| Auction charges - Land and Building | ₹50,000 per auction |

For Corporate Banking, the above charges or actual whichever is higher.

Please Note: All charges above are excluding GST.