

DCB SME / MSME Loan – Cash Credit			
(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	NIL		
Legal charges	NIL		
Charge for Legal Opinion & Search Report at the time of Enhancement of facility	As per sanction terms per application		
Document Drafting charges	₹4,000 per application, Registered Mortgage		
Registrar of Companies	₹ 3,500 per application		
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.		
	Loan Type	Interest	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		

Cash deposit charges amount per quarter (all Cash Credit & Overdraft)	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)	Free up to 25 times
	₹100 beyond 25 times, per transaction
Cheque book / cheque leaf issuance charges (all Cash Credit & Overdraft)	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
Property document retrieval	₹500 per retrieval
Stock inspection charges	₹3,000 per inspection
Stock audit charges	₹9,000 per audit
Change in interest rate post disbursal (on sanctioned amount)	1% per modification
Post disbursal modifications / amendments, if any, in sanction conditions	0.50% per modification
Cheque / NACH / ECS / SI swap	₹500 per swap
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.