

Sr. No .	DCB MSME Traditional Loan (Please note that all Fees and Charges mentioned are non-refundable and excluding GST)			
1.	Application login fee	₹ 5,500 per application, per property		
2.	Processing fee applied on Sanctioned Limit / Amount / Enhancement	1% of loan amount per application, Minimum ₹ 5,000		
3.	Valuation charges	As per sanction terms per application		
4.	Legal charges	NIL		
5.	Stamp duty and registration	As per prevailing State Government Laws		
6.	Amortization schedule	₹250 per schedule		
7.	Statement of account	₹250 per statement		
8.	Foreclosure statement	₹250 per foreclosure statement		
9.	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 MSE classification and Priority Sector Lending		
		Type of loan	Interest Type	Amount
		Micro or Small Enterprises	Floating	NIL
		Other loans	Floating	4% on the amount paid/ limit reduced
10.	Duplicate No Objection Certificate / No Dues Certificate	₹250 per certificate		
11.	Revalidation of No Objection Certificate	₹250 per certificate		
12.	Provisional income tax certificate	NIL		
13.	Final income tax certificate	NIL		
14.	Interest certificate	₹250 per certificate		
15.	Duplicate copy of loan agreement	₹500 per copy		
16.	Property document retrieval	₹500 per retrieval		

17.	Change in rate of interest post disbursement on sanctioned amount	₹5,000 per modification
18.	Cheque / NACH / ECS / Standing Instruction swap	₹500 per swap
19.	Cash deposit charges amount per quarter (all Cash Credit / Overdraft / DCB Flexi Loan & DLT)	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
20.	Cash deposit charges frequency per quarter (all Cash Credit / Overdraft / DCB Flexi Loan & DLT)	Free up to 25 times
		₹100 beyond 25 times, per transaction
21.	Cheque book / cheque leaf issuance charges (all Cash Credit / Overdraft / DCB Flexi Loan & DLT)	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
22.	Cheque return / bounce	₹750 per instance
23.	ECS / NACH / Standing Instruction return	₹750 per instance
24.	Cheque deposited return	₹150 per instance
25.	Collection phone call	₹100 per call, maximum ₹400 per month
26.	Collection visit	₹250 per visit, maximum ₹1,000 per month
27.	Penal charges for delayed payments	Refer Annexure I
28.	Penal charges for non-compliance to material terms	Refer Annexure II
29.	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.