

Sr. No.	DCB Overdraft against Term Deposit (Please note that all Fees and Charges mentioned are non-refundable and excluding GST)	
1.	Application login fee	NIL
2.	Processing fee applied on sanctioned Limit / Amount / Enhancement	NIL
3.	Stamp duty and registration	As per prevailing State Government Laws
4.	Amortization schedule	₹250 per schedule
5.	Statement of account	₹250 per statement
6.	Foreclosure statement	₹250 per foreclosure statement
7.	Part prepayment & Full prepayment (foreclosure)	NIL
8.	Duplicate No Objection Certificate / No Dues Certificate	₹250 per certificate
9.	Revalidation of No Objection Certificate	₹250 per certificate
10.	Provisional income tax certificate	NIL
11.	Final income tax certificate	NIL
12.	Duplicate copy of loan agreement	₹500 per copy
13.	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
14.	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

15.	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
16.	Document retrieval	₹500 per retrieval
17.	Cheque / NACH / ECS / Standing Instruction swap	₹500 per swap
18.	Cheque return / bounce	₹750 per instance
19.	ECS / NACH / Standing Instruction return	₹750 per instance
20.	Cheque deposited return	₹150 per instance
21.	Collection phone call	₹100 per call, maximum ₹400 per month
22.	Collection visit	₹250 per visit, maximum ₹1,000 per month
23.	Penal charges for delayed payments	Refer Annexure I
24.	Penal charges for non-compliance to material terms	Refer Annexure II
25.	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.