

Sr. No.	DCB Personal Loan						
	(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	3% of loan per application					
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)	<table><tr><th>Interest Type</th><th>Amount</th></tr><tr><td>Fixed</td><td>5% on the amount paid</td></tr></table>		Interest Type	Amount	Fixed	5% on the amount paid
Interest Type	Amount						
Fixed	5% on the amount paid						
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.	Loan document retrieval	₹500 per retrieval					
14.	Cheque / NACH / ECS / Standing Instruction swap	₹500 per swap					
15.	Cheque return / bounce	₹750 per instance					
16.	ECS / NACH / Standing Instruction return	₹750 per instance					
17.	Cheque deposited return	₹150 per instance					
18.	Collection phone call	₹100 per call, maximum ₹400 per month					
19.	Collection visit	₹250 per visit, maximum ₹1,000 per month					
20.	Penal charges for delayed payments	Refer Annexure I					
21.	Penal charges for non-compliance to material terms	Refer Annexure II					

22.	Collection & Recovery charges	Refer Annexure III
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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 April 01, 2024.

Up to April 01, 2024, existing penal interest/charges as per sanction terms/agreement will be applicable.