

Sr. No.	DCB SME/MSME Loan – Cash Credit (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	NIL									
4.	Legal charges	NIL									
5.	Charge for Legal Opinion & Search Report at the time of Enhancement of facility	As per sanction terms per application									
6.	Document Drafting charges	₹4,000 per application, Registered Mortgage									
7.	Registrar of Companies	₹ 3,500 per application									
8.	Stamp duty and registration	As per prevailing State Government Laws									
9.	Amortization schedule	₹250 per schedule									
10.	Statement of account	₹250 per statement									
11.	Foreclosure statement	₹250 per foreclosure statement									
12.	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. <table border="1" data-bbox="805 1356 1438 1545"> <thead> <tr> <th>Loan Type</th><th>Interest</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>	Loan Type	Interest	Amount	MSE	Floating	NIL	Other loans	Floating	4% on the amount paid/limit reduced
Loan Type	Interest	Amount									
MSE	Floating	NIL									
Other loans	Floating	4% on the amount paid/limit reduced									
13.	Duplicate No Objection Certificate / No Dues Certificate	₹250 per certificate									
14.	Revalidation of No Objection Certificate	₹250 per certificate									
15.	Provisional income tax certificate	NIL									
16.	Final income tax certificate	NIL									

17.	Interest certificate	₹250 per certificate
18.	Duplicate copy of loan agreement	₹500 per copy
19.	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
20.	Cash deposit charges frequency per quarter (all Cash Credit & Overdraft)	Free up to 25 times
		₹100 beyond 25 times, per transaction
21.	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
22.	Property document retrieval	₹500 per retrieval
23.	Stock inspection charges	₹3,000 per inspection
24.	Stock audit charges	₹9,000 per audit
25.	Change in interest rate post disbursement (on sanctioned amount)	1% per modification
26.	Post disbursement modifications / amendments, if any, in sanction conditions	0.50% per modification
27.	Cheque / NACH / ECS / SI swap	₹500 per swap
28.	Cheque return / bounce	₹750 per instance
29.	ECS / NACH / Standing Instruction return	₹750 per instance
30.	Cheque deposited return	₹150 per instance
31.	Collection phone call	₹100 per call, maximum ₹400 per month
32.	Collection visit	₹250 per visit, maximum ₹1,000 per month
33.	Penal charges for delayed payments	Refer Annexure I
34.	Penal charges for non-compliance to material terms	Refer Annexure II

35.	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 1st April, 2024.

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