

Sr. No.	DCB SME & MSME Loan - Letter of Credit (Bill Discounting & Bank Guarantee) (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	1% of loan amount per application
3.	Charge for Legal Opinion & Search Report at the time of Enhancement of facility	As par sanction terms per application
4.	Stamp duty and registration	As per prevailing State Government Laws
5.	Amortization schedule	₹250 per schedule
6.	Statement of account	₹250 per statement
7.	Foreclosure statement	₹250 per foreclosure statement
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.	Property 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 and conditions	Refer Annexure II
22.	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.