

Sr. No.	DCB SME & MSME Loan – Packing Credit											
	(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	2% 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.	Part prepayment & Full prepayment (foreclosure)	<div>Bank may require appropriate documentation example bank statement to verify end-use, source of funds etc.</div> <div>Udyam Registration Certificate is mandatory for MSE classification and Priority Sector Lending</div> <table><tr><th>Type of loan</th><th>Interest Type</th><th>Amount</th></tr><tr><td>Micro or Small Enterprises (MSE)</td><td>Floating</td><td>NIL</td></tr><tr><td>Other loans</td><td>Floating</td><td>2% on the amount paid</td></tr></table>		Type of loan	Interest Type	Amount	Micro or Small Enterprises (MSE)	Floating	NIL	Other loans	Floating	2% on the amount paid
Type of loan	Interest Type	Amount										
Micro or Small Enterprises (MSE)	Floating	NIL										
Other loans	Floating	2% on the amount paid										
9.	Duplicate No Objection Certificate / No Dues Certificate	₹250 per certificate										
10.	Revalidation of No Objection Certificate	₹250 per certificate										

11.	Provisional income tax certificate	NIL
12.	Final income tax certificate	NIL
13.	Duplicate copy of loan agreement	₹500 per copy
14.	Property document retrieval	₹500 per retrieval
15.	Cheque / NACH / ECS / Standing Instruction swap	₹500 per swap
16.	Cheque return / bounce	₹750 per instance
17.	ECS / NACH / Standing Instruction return	₹750 per instance
18.	Cheque deposited return	₹150 per instance
19.	Collection phone call	₹100 per call, maximum ₹400 per month
20.	Collection visit	₹250 per visit, maximum ₹1,000 per month
21.	Penal charges for delayed payments	Refer Annexure I
22.	Penal charges for non-compliance to material terms and conditions	Refer Annexure II
23.	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.