

Sr. No.	<b>DCB SME/MSME – Term Loan</b> (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 (ROC)	₹ 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	
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.	Property document retrieval	₹500 per retrieval
20.	Change in interest rate post disbursement on sanctioned amount	1% per modification
21.	Post disbursement modifications / amendments, if any, in sanction conditions	0.50% per modification
22.	Cheque / NACH / ECS / Standing Instruction swap	₹500 per swap
23.	Cheque return / bounce	₹750 per instance
24.	ECS / NACH / Standing Instruction return	₹750 per instance
25.	Cheque deposited return	₹150 per instance
26.	Collection phone call	₹100 per call, maximum ₹400 per month
27.	Collection visit	₹250 per visit, maximum ₹1,000 per month
28.	Penal charges for delayed payments	Refer Annexure I
29.	Penal charges for non-compliance to material terms and conditions	Refer Annexure II
30.	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 1<sup>st</sup> April, 2024.

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