

DCB School Finance and College Finance								
Sr. No.	(Please note that all Fees and Charges mentioned are non-refundable and excluding GST)							
1.	Application login fee	₹10,000 per application						
2.	Processing fee applied on Sanctioned Limit / Amount / Enhancement	2% per application						
3.	Valuation charges	As per sanction terms per application						
4.	Legal charges	As per sanction terms per application						
5.	Stamp duty and registration	As per prevailing State Government Laws						
6.	Amortization schedule	₹250 per schedule						
7.	Statement of account	₹250 per statement						
8.	Foreclosure statement	₹250 per foreclosure statement						
9.	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><thead><tr><th>Interest Type</th><th>Amount</th></tr></thead><tbody><tr><td>Floating</td><td>NIL, if applicant or co-applicant is Micro or Small Enterprise (MSE) and Udyam Registration Certificate is documented with Priority Sector Lending</td></tr><tr><td>Floating</td><td>4% of the amount paid</td></tr></tbody></table>	Interest Type	Amount	Floating	NIL, if applicant or co-applicant is Micro or Small Enterprise (MSE) and Udyam Registration Certificate is documented with Priority Sector Lending	Floating	4% of the amount paid
Interest Type	Amount							
Floating	NIL, if applicant or co-applicant is Micro or Small Enterprise (MSE) and Udyam Registration Certificate is documented with Priority Sector Lending							
Floating	4% of the amount paid							
10.	Duplicate No Objection Certificate / No Dues Certificate	₹250 per certificate						
11.	Revalidation of No Objection Certificate	₹250 per certificate						
12.	Provisional income tax certificate	NIL						

13.	Final income tax certificate	NIL
14.	Duplicate copy of loan agreement	₹500 per copy
15.	Property document retrieval	₹500 per retrieval
16.	Change in interest rate post disbursal on sanctioned amount	1% per modification
17.	Cheque / NACH / ECS / Standing Instruction swap	₹500 per swap
18.	Cheque return / bounce	₹750 per instance
19.	ECS / NACH / Standing Instruction return	₹750 per instance
20.	Cheque deposited return	₹150 per instance
21.	Collection phone call	₹100 per call, maximum ₹400 per month
22.	Collection visit	₹250 per visit, maximum ₹1,000 per month
23.	Penal charges for delayed payments	Refer Annexure I
24.	Penal charges for non-compliance to material terms	Refer Annexure II
25.	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.