

Sr. No.	DCB SME/MSME Loan – Supply Chain Financing										
	(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.	Valuation charges	On actuals per application									
4.	Legal charges	As per sanction terms per application									
5.	Charge for Legal Opinion & Search Report at the time of Enhancement of facility	As per sanction terms per application									
6.	Stamp duty and registration	As per prevailing State Government Laws									
7.	Amortization schedule	₹250 per schedule									
8.	Statement of account	₹250 per statement									
9.	Foreclosure statement	₹250 per foreclosure statement									
10.	Part prepayment & Full prepayment (foreclosure)	<p>Bank may require appropriate documentation example bank statement to verify end-use, source of funds etc.</p> <p>Udyam Registration Certificate is mandatory for MSE classification and Priority Sector Lending</p> <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									
11.	Duplicate No Objection Certificate / No Dues Certificate	₹250 per certificate									
12.	Revalidation of No Objection Certificate	₹250 per certificate									
13.	Provisional income tax certificate	NIL									
14.	Final Income tax certificate	NIL									
15.	Duplicate copy of loan agreement	₹500 per copy									

16.	Property document retrieval	₹500 per retrieval
17.	Change in interest rate post disbursal on sanctioned amount	1% per modification
18.	Cheque / NACH / ECS / Standing Instruction swap	₹500 per swap
19.	Cheque return / bounce	₹750 per instance
20.	ECS / NACH / Standing Instruction return	₹750 per instance
21.	Cheque deposited return	₹150 per instance
22.	Collection phone call	₹100 per call, maximum ₹400 per month
23.	Collection visit	₹250 per visit, maximum ₹1,000 per month
24.	Penal charges for delayed payments	Refer Annexure I
25.	Penal charges for non-compliance to material terms and conditions	Refer Annexure II
26.	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.