

Sr. No.	DCB Term Loan – On lending to MFIs/ NBFCs (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.	Stamp duty and registration	As per prevailing State Government Laws												
4.	Document Vetting charges	₹1,000 per application												
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>If payment made from surplus of cash flows from the project for Term Loan</div> <table><tr><th>Interest Type</th><th>Amount</th></tr><tr><td>Fixed</td><td>NIL</td></tr><tr><td>Floating</td><td>NIL</td></tr></table> <div>If payment made from any other source</div> <table><tr><th>Interest Type</th><th>Amount</th></tr><tr><td>Fixed</td><td>2%</td></tr><tr><td>Floating</td><td>2%</td></tr></table>	Interest Type	Amount	Fixed	NIL	Floating	NIL	Interest Type	Amount	Fixed	2%	Floating	2%
Interest Type	Amount													
Fixed	NIL													
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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	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.