

Sr. No.	DCB Business Loan & DCB Flexi Loan					
	Please note that all Fees and Charges mentioned are non-refundable and excluding GST					
1.	Application login fee	₹ 6,000 per application				
2.	Processing fee applied on Sanctioned Limit / Amount / Enhancement	2% of loan amount per application. Minimum ₹ 5,000				
3.	Valuation charges	NIL				
4.	Legal charges	NIL				
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) up to ₹50 Lakh	<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>Interest Type</th><th>Amount</th></tr><tr><td>Fixed</td><td>NIL</td></tr></table> <div>For applicant or co-applicant is Micro or Small Enterprise (MSE) and Udyam Registration Certificate is documented with Priority Sector Lending</div>	Interest Type	Amount	Fixed	NIL
Interest Type	Amount					
Fixed	NIL					
10.	Part prepayment & Full prepayment (foreclosure) Greater than ₹50 Lakh	<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>Interest Type</th><th>Amount</th></tr><tr><td>Fixed</td><td>4%</td></tr></table> <div>On the amount paid during the fixed tenure of the loan only (including MSE borrowers)</div>	Interest Type	Amount	Fixed	4%
Interest Type	Amount					
Fixed	4%					

11.	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>Interest Type</th><th>Amount</th></tr><tr><td>Fixed</td><td>4%</td></tr></table> <p>On the amount paid during the fixed tenure of the loan only</p> <table><tr><th>Interest Type</th><th>Amount</th></tr><tr><td>Floating</td><td>4%</td></tr></table> <p>Non-individual, self-employed (including but not limited to proprietorship firm) borrower(s). Individual borrowers with end use of the loan as "Business" and if borrower is non MSE</p> <table><tr><th>Interest Type</th><th>Amount</th></tr><tr><td>Floating</td><td>NIL</td></tr></table> <p>If applicant or co-applicant is Micro or Small Enterprise (MSE) and Udyam Registration Certificate is documented with Priority Sector Lending.</p>	Interest Type	Amount	Fixed	4%	Interest Type	Amount	Floating	4%	Interest Type	Amount	Floating	NIL
Interest Type	Amount													
Fixed	4%													
Interest Type	Amount													
Floating	4%													
Interest Type	Amount													
Floating	NIL													
12.	Duplicate No Objection Certificate / No Dues Certificate	₹250 per certificate												
13.	Revalidation of No Objection Certificate	₹250 per certificate												
14.	Provisional income tax certificate	NIL												
15.	Final income tax certificate	NIL												
16.	Duplicate copy of loan agreement	₹500 per copy												
17.	Post disbursal modification of term instalment	₹500 per modification												
18.	Property document retrieval	₹500 per retrieval												
19.	Change in interest rate post disbursal (on sanctioned amount)	1% per modification, minimum ₹5,000												
20.	Cheque / NACH / ECS / Standing Instruction swap	₹500 per swap												

21.	Cash deposit charges amount per quarter (all Cash Credit / Overdraft / DCB Flexi Loan & DLTTL)	Free up to 6 times sanctioned limit
		₹4 per ₹1,000 above 6 times and up to 20 times the sanctioned limit
		₹6 per ₹1,000 beyond 20 times the sanctioned limit
	Cash deposit charges frequency per quarter (all Cash Credit / Overdraft / DCB Flexi Loan & DLTTL)	Free up to 25 times
		₹100 beyond 25 times, per transaction
22.	Cheque book / cheque leaf issuance charges (all Cash Credit / Overdraft / DCB Flexi Loan & DLTTL)	Payable at par cheque book: free up to 50 leaves per month
		Charges above Free Limit ₹2 per leaf
		Issue of loose cheque leaf ₹5 per leaf
23.	Annual maintenance charges	1% of unutilised amount yearly, if average utilised limit during the year is less than 70%
24.	Cheque return / bounce	₹750 per instance
25.	ECS / NACH / Standing Instruction return	₹750 per instance
26.	Cheque deposited return	₹150 per instance
27.	Collection phone call	₹100 per call, maximum ₹400 per month
28.	Collection visit	₹250 per visit, maximum ₹1,000 per month
29.	Penal charges for delayed payments*	Refer Annexure I
30.	Penal charges for non-compliance to material terms	Refer Annexure II
31.	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.