

Sr. No.	DCB Car Loan					
	(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	2% per application. Minimum ₹5,000				
3.	Valuation Charges	NIL				
4.	Stamp duty and registration	As per prevailing State Government Laws				
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)	<table><tr><th>Interest Type</th><th>Amount</th></tr><tr><td>Fixed</td><td>4%</td></tr></table>	Interest Type	Amount	Fixed	4%
		Interest Type	Amount			
		Fixed	4%			
Lower of the two amounts: a) 4% of principal outstanding or b) interest outstanding for the unexpired period of the loan						
Bank may require appropriate documentation example bank statement to verify end-use, source of funds etc.						
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.	Loan 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.	Collection phone call	₹100 per call, maximum ₹400 per month
19.	Collection visit	₹250 per visit, maximum ₹1,000 per month
20.	Penal charges for delayed payments	Refer Annexure I
21.	Penal charges for non-compliance to material terms	Refer Annexure II
22.	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.