Sr. No.	DCB Commercial Vehicle 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 – New Vehicle	2% per application. Minimum ₹5,000
3.	Processing fee applied on Sanctioned Limit / Amount / Enhancement – Used Vehicle	5% per application. Minimum ₹5,000
4.	Valuation charges	₹750 per Vehicle
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)	Bank may require appropriate documentation example bank statement to verify end-use, source of funds etc.

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	

Sr. No.		
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.	Loan document retrieval	₹500 per retrieval
16.	Cheque / NACH / ECS / Standing Instruction swap	₹500 per swap
17.	Cheque return / bounce	₹750 per instance
18.	ECS / NACH / Standing Instruction return	₹750 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 and conditions	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.