

Sr. No.	DCB Construction Finance		
	(Please note that all Fees and Charges mentioned are non-refundable and excluding GST)		
1.	Application login fee	₹1,00,000 per project	
2.	Processing fee applied on Sanctioned Limit / Amount / Enhancement	1.50% per application	
3.	Valuation Charges	₹35,000 per application	
4.	Subsequent Valuation	₹7,500 per project	
5.	Legal Charges	₹15,000 per application	
6.	Charge for Legal Opinion & Search Report at the time of Enhancement of facility	₹2,000 per application	
7.	Document Vetting charges	₹1,000 per application	
8.	Document Drafting charges	₹1,000 per project	
9.	Registrar of Companies (ROC)	₹3,000 per project	
10.	Stamp duty and registration	As per prevailing State Government Laws	
11.	Amortization schedule	₹250 per schedule	
12.	Statement of account	₹250 per statement	
13.	Foreclosure statement	₹250 per foreclosure statement	
14.	Part prepayment & Full prepayment (foreclosure)	<b>Type of loan</b>	<b>Interest Type</b>
		<b>Amount</b>	
		Micro or Small Enterprises (MSE)	Floating
		Other loans	Floating
		4% of the amount paid	
		Bank may require appropriate documentation example bank statement to verify end-use, source of funds etc.	
		Udyam Registration Certificate is mandatory for MSE classification and Priority Sector Lending.	

15.	Duplicate No Objection Certificate / No Dues Certificate	₹250 per certificate
16.	Revalidation of No Objection Certificate	₹250 per certificate
17.	Provisional income tax certificate	NIL
18.	Final income tax certificate	NIL
19.	Duplicate copy of Loan Agreement	₹500 per copy
20.	Property document retrieval	₹500 per retrieval
21.	Cheque / NACH / ECS / Standing Instruction swap	₹500 per swap
22.	Cheque return / bounce	₹750 per instance
23.	ECS / NACH / Standing Instruction return	₹750 per instance
24.	Cheque deposited return	₹150 per instance
25.	Collection phone call	₹100 per call, maximum ₹400 per month
26.	Collection visit	₹250 per visit, maximum ₹1,000 per month
27.	Penal charges for delayed payments	Refer Annexure I
28.	Penal charges for non-compliance to material terms	Refer Annexure II
29.	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.