

| Sr. | DCB Construction Finance | | | | |
|-----|--|---|---|-----------------------|--|
| No. | (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 applica | ation | | |
| 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 | | Interest | | |
| | (foreclosure) | Type of loan | Interest Type | Amount | |
| | | Micro or Small Enterprises (MSE) | Floating | NIL | |
| | | Other loans | Floating | 4% of the amount paid | |
| | | Bank may require appropriate documentation example bank statement to verify end-use, source of funds etc. | | | |
| | | mandatory for MS | dyam Registration Certificate is nandatory for MSE classification and riority Sector Lending. | | |



| 15. Duplicate No Objection Certificate / No Dues Certificate 16. Revalidation of No Objection Certificate 17. Provisional income tax certificate 18. Final income tax certificate 19. Duplicate copy of Loan Agreement ₹500 per copy 20. Property document retrieval ₹500 per retrieval 21. Cheque / NACH / ECS / Standing Instruction swap 22. Cheque return / bounce ₹750 per instance 23. ECS / NACH / Standing Instruction return 24. Cheque deposited return ₹150 per instance 25. Collection phone call ₹150 per call, maximum ₹400 per month 26. Collection visit ₹250 per visit, maximum ₹1,000 per month 27. Penal charges for delayed payments 28. Penal charges for non-compliance to material terms 29. Collection & Recovery charges Refer Annexure III | | | |
|--|-----|------------------------------------|---------------------------------------|
| Certificate 17. Provisional income tax certificate 18. Final income tax certificate 19. Duplicate copy of Loan Agreement 2500 per copy 20. Property document retrieval 21. Cheque / NACH / ECS / Standing Instruction swap 22. Cheque return / bounce 23. ECS / NACH / Standing Instruction return 24. Cheque deposited return 25. Collection phone call 26. Collection visit 27. Penal charges for delayed payments 28. Penal charges for non-compliance to material terms NIL NIL 18. Final income tax certificate NIL NIL 25.00 per copy ₹500 per retrieval ₹500 per swap ₹750 per instance ₹750 per instance ₹750 per instance ₹150 per call, maximum ₹400 per month ₹250 per visit, maximum ₹1,000 per month ₹250 per visit, maximum ₹1,000 per month Refer Annexure I | 15. | | ₹250 per certificate |
| 18. Final income tax certificate 19. Duplicate copy of Loan Agreement 20. Property document retrieval 21. Cheque / NACH / ECS / Standing Instruction swap 22. Cheque return / bounce 23. ECS / NACH / Standing Instruction return 24. Cheque deposited return 25. Collection phone call 26. Collection visit 27. Penal charges for delayed payments 28. Penal charges for non-compliance to material terms | 16. | | ₹250 per certificate |
| 19. Duplicate copy of Loan Agreement ₹500 per copy 20. Property document retrieval ₹500 per retrieval 21. Cheque / NACH / ECS / Standing Instruction swap 22. Cheque return / bounce ₹750 per instance 23. ECS / NACH / Standing Instruction return 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 28. Penal charges for non-compliance to material terms | 17. | Provisional income tax certificate | NIL |
| 20. Property document retrieval 21. Cheque / NACH / ECS / Standing Instruction swap 22. Cheque return / bounce 23. ECS / NACH / Standing Instruction return 24. Cheque deposited return 25. Collection phone call 26. Collection visit 27. Penal charges for delayed payments 28. Penal charges for non-compliance to material terms ₹500 per retrieval ₹750 per instance ₹750 per instance ₹750 per instance ₹150 per call, maximum ₹400 per month ₹250 per visit, maximum ₹1,000 per month ₹250 per visit, maximum ₹1,000 per month | 18. | Final income tax certificate | NIL |
| 21. Cheque / NACH / ECS / Standing Instruction 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 | 19. | Duplicate copy of Loan Agreement | ₹500 per copy |
| Instruction 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 | 20. | Property document retrieval | ₹500 per retrieval |
| 23. ECS / NACH / Standing Instruction return 24. Cheque deposited return 25. Collection phone call 26. Collection visit 27. Penal charges for delayed payments 28. Penal charges for non-compliance to material terms 27. Refer Annexure I 28. Refer Annexure II | 21. | • | ₹500 per swap |
| return 24. Cheque deposited return 25. Collection phone call 26. Collection visit 27. Penal charges for delayed payments 28. Penal charges for non-compliance to material terms 28. Refer Annexure I 29. Cheque deposited return ₹150 per instance ₹100 per call, maximum ₹400 per month ₹250 per visit, maximum ₹1,000 per month Refer Annexure I Refer Annexure II | 22. | Cheque return / bounce | ₹750 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 28. Penal charges for non-compliance to material terms | 23. | · · | ₹750 per instance |
| 26. Collection visit ₹250 per visit, maximum ₹1,000 per month Refer Annexure I Penal charges for delayed payments Refer Annexure II Refer Annexure II | 24. | Cheque deposited return | ₹150 per instance |
| 27. Penal charges for delayed payments 28. Penal charges for non-compliance to material terms Refer Annexure I Refer Annexure II | 25. | Collection phone call | ₹100 per call, maximum ₹400 per month |
| payments 28. Penal charges for non-compliance to material terms Refer Annexure II | 26. | Collection visit | · · · · · · · · · · · · · · · · · · · |
| to material terms | 27. | · | Refer Annexure I |
| 29. Collection & Recovery charges Refer Annexure III | 28. | • | 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 1st April, 2024.

Up to 1st April, 2024, existing penal interest/charges as per sanction terms/agreement will be applicable.