

Sr. No.	DCB Corporate Loan							
	(Please note that all Fees and Charges mentioned are non-refundable and excluding GST)							
1.	Application login fee	As per sanction terms						
2.	Processing fee applied on Sanctioned Limit / Amount / Enhancement	As per sanction terms per application						
3.	Valuation Charges	As per sanction terms per application						
4.	Legal Charges	As per sanction terms per application						
5.	Document Vetting charges	As per sanction terms per application						
6.	Registrar of Companies (ROC)	As per sanction terms per application						
7.	Stamp duty and registration	As per prevailing State Government Laws						
8.	Amortization schedule	₹250 per schedule						
9.	Statement of account	₹250 per statement						
10.	Foreclosure statement	₹250 per foreclosure statement						
11.	Part prepayment & Full prepayment (foreclosure) – Cash Credit/Overdraft	<div>If payment made from surplus of cash flows from the project for Term Loan</div> <table><tr><th>Interest Type</th><th>Amount</th></tr><tr><td>Fixed</td><td>NIL</td></tr><tr><td>Floating</td><td>NIL</td></tr></table>	Interest Type	Amount	Fixed	NIL	Floating	NIL
Interest Type	Amount							
Fixed	NIL							
Floating	NIL							
12.	Part prepayment & Full prepayment (foreclosure) – Term Loan	<div>If payment made from any other source</div> <table><tr><th>Interest Type</th><th>Amount</th></tr><tr><td>Fixed</td><td>2%</td></tr><tr><td>Floating</td><td>2%</td></tr></table>	Interest Type	Amount	Fixed	2%	Floating	2%
Interest Type	Amount							
Fixed	2%							
Floating	2%							
13.	Duplicate No Objection Certificate / No Dues Certificate	₹250 per certificate						
14.	Revalidation of No Objection Certificate	₹250 per certificate						
15.	Provisional income tax certificate	NIL						
16.	Final income tax certificate	NIL						
17.	Duplicate copy of loan agreement	₹500 per copy						

18.	Property document retrieval	₹500 per retrieval
19.	Cheque / NACH / ECS / Standing Instruction swap	₹500 per swap
20.	Cash deposit charges amount per quarter (all Cash Credit / Overdraft / DCB Flexi Loan & DLTL)	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
21.	Cash deposit charges frequency per quarter (all Cash Credit / Overdraft / DCB Flexi Loan & DLTL)	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 & DLTL)	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.	Cheque return / bounce	₹750 per instance
24.	ECS / NACH / Standing Instruction return	₹750 per instance
25.	Cheque deposited return	₹150 per instance
26.	Collection phone call	₹100 per call, maximum ₹400 per month
27.	Collection visit	₹250 per visit, maximum ₹1,000 per month
28.	Penal charges for delayed payments	Refer Annexure I
29.	Penal charges for non-compliance to material terms	Refer Annexure II
30.	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.