

Sr. No.	DCB Gold Loan – Overdraft (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% of loan amount per application
3.	Valuation charges	NIL
4.	Legal charges	NIL
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)	1% of the amount paid, if within 180 days of sanction.
		NIL, if paid beyond 180 days of sanction.
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.	Cheque / NACH / ECS / Standing Instruction swap	₹500 per swap
16.	Cash deposit charges amount per quarter (all Cash Credit & Overdraft)	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
17.	Cash deposit charges frequency per quarter (all Cash Credit & Overdraft)	Free up to 25 times
		₹100 beyond 25 times, per transaction
	Cheque book / cheque leaf issuance charges (all Cash Credit & Overdraft)	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

18.	Cheque return / bounce	₹750 per instance
19.	ECS / NACH / Standing Instruction return	₹750 per instance
20.	Cheque deposited return	₹150 per instance
21.	Collection phone call	₹100 per call, maximum ₹400 per month
22.	Collection visit	₹250 per visit, maximum ₹1,000 per month
23.	Valuation charges - Overdue delinquent / NPA account – Gold	₹1,000 per valuation, Per packet
24.	Publication charges – Gold loan auction	₹3,000 per auction
25.	Auction charges – Gold	Minimum ₹2,000 per auction or 1.5% of the bid amount whichever is higher
26.	Penal Charges for delayed payments	Refer Annexure I
27.	Penal charges for non-compliance to material terms	Refer Annexure II
28.	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.