

Sr. No.	<b>DCB Gold Loan – Term Loan</b> (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.	Cheque return / bounce	₹750 per instance
17.	ECS / NACH / Standing Instruction return	₹750 per instance

18.	Cheque deposited return	₹150 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.	Valuation charges - Overdue delinquent / NPA account – Gold	₹1,000 per valuation, Per packet
22.	Publication charges – Gold loan auction	Minimum ₹3,000 per auction or 1.5% of the bid amount whichever is higher
23.	Auction charges – Gold	₹2,000 per auction
24.	Penal charges for delayed payments	Refer Annexure I
25.	Penal charges for non-compliance to material terms	Refer Annexure II
26.	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.