

Sr. No.	DCB Home Loan & DCB Flexi Loan	
	(Please note that all Fees and Charges mentioned are non-refundable and excluding GST)	
1.	Application login fee	₹ 3,000 per application
2.	Processing fee applied on Sanctioned Limit / Amount / Enhancement	2% of loan amount per application. Minimum ₹ 5,000
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)	If ROI is fixed, 4% on the amount paid during the fixed tenure of the loan only
		NIL, if ROI is floating. Only individual borrowers with or without co-applicant(s)
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.	Post disbursal modification of term instalment	₹500 per modification
16.	Property document retrieval	₹500 per retrieval
17.	Change in interest rate post disbursal on sanctioned amount	1% per modification. Minimum ₹5,000
18.	Cheque / NACH / ECS / Standing Instruction swap	₹500 per swap
19.	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

20.	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
21.	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
22.	Annual maintenance charges	1% of the utilised amount yearly, if average utilised limit during the year is less than 70%
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.