

DCB Gold Loan – Term Loan							
(Please note that all Fees and Charges mentioned are non-refundable and exclude GST)							
Application login fee	NIL						
Processing fee applied on sanctioned limit/ amount/ enhancement	2% of loan amount per application						
Valuation charges	NIL						
Legal charges	NIL						
Stamp duty and registration	As per prevailing State Government laws						
Amortisation schedule	₹250 per schedule						
Statement of account	₹250 per statement						
Foreclosure statement	₹250 per foreclosure statement						
Part-prepayment & Full prepayment (foreclosure)	<table border="1"><thead><tr><th>Amount</th><th>Remarks</th></tr></thead><tbody><tr><td>1%</td><td>On the amount paid, within 180 days of sanction</td></tr><tr><td>NIL</td><td>If paid beyond 180 days of sanction</td></tr></tbody></table>	Amount	Remarks	1%	On the amount paid, within 180 days of sanction	NIL	If paid beyond 180 days of sanction
	Amount	Remarks					
	1%	On the amount paid, within 180 days of sanction					
NIL	If paid beyond 180 days of sanction						
Duplicate No Objection Certificate / No Dues Certificate	₹250 per certificate						
Revalidation of No Objection Certificate	₹250 per certificate						
Provisional income tax certificate	NIL						
Final income tax certificate	NIL						
Duplicate copy of loan agreement	₹500 per copy						
Cheque/ NACH/ ECS/ Standing Instruction swap	₹500 per swap						
Cheque return / bounce	₹750 per instance						
ECS/ NACH/ Standing Instruction return	₹750 per instance						
Cheque deposited return	₹150 per instance						

Collection phone call	₹100 per call, maximum ₹400 per month
Collection visit	₹250 per visit, maximum ₹1,000 per month
Valuation charges - Overdue delinquent/ NPA account - Gold	₹1,000 per valuation, per packet
Publication charges – Gold loan auction	300 per auction
Auction charges – Gold	Minimum ₹2,000 per auction or 1.5% of the bid amount whichever is higher
Penal charges for delayed payments	Refer Annexure III
Penal charges for non-compliance to material terms	Refer Annexure IV
Collection & Recovery charges	Refer Annexure V

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.

**DCB Gold Loan - Penal Charge for delayed repayments (excluding GST)
(will be charged monthly or part thereof or at the time of closure)**

Overdue Loan Amount in ₹		
From	To	Penal Charge (₹)
Upto	500	10
501	1,000	25
1,001	2,000	45
2,001	3,000	75
3,001	4,000	110
4,001	5,000	140
5,001	6,000	170
6,001	7,000	200
7,001	8,000	225
8,001	9,000	250
9,001	10,000	275
10,001	15,000	300
15,001	25,000	400
25,001	35,000	500
35,001	45,000	600
45,001	55,000	700
55,001	65,000	800
65,001	75,000	900
75,001	85,000	1,000
Above	85,000	1,000

Penal charges not applicable for Priority Sector Loans (PSL) less than or equal to ₹ 25,000.

“Over-due/s” means the principal/ interest/ any charges levied on the loan account which are payable but have not been paid on or before the period stipulated as per the terms of sanction of the credit facility.

Annexure IV

DCB Loan - Penal Charge for non-compliance to Material Terms and Conditions (excluding GST)

1	Delay/ non submission of Stock and Book Debts for Cash Credit (will be charged monthly or part thereof)	
	Sanctioned Limit	Penal Charge ₹
	Up to ₹ 25 Lakh	2,500
	Above ₹ 25 Lakh and up to ₹ 50 Lakh	5,000
	Above ₹ 50 Lakh and up to ₹ 1 Crore	10,000
	Above ₹ 1 Crore and up to ₹ 2 Crore	20,000
	Above ₹ 2 Crore and up to ₹ 3 Crore	30,000
	Above ₹ 3 Crore and up to ₹ 5 Crore	50,000
	Above ₹ 5 Crore and up to ₹ 10 Crore	1,00,000
	Above ₹ 10 Crore and up to ₹ 25 Crore	2,50,000
	Above ₹ 25 Crore	4,00,000
2	Delay or non-submission of Quarterly Income Statement/ Financial Follow-up Report Cash Credit (will be charged quarterly or part thereof)	
	Sanctioned Limit	Penal Charge ₹
	Up to ₹ 5 Crore	NIL
	Above ₹ 5 Crore	1,40,000
3	Delay or non-submission of Audited Balance Sheet (CC, OD, TL for Microfinance Institutions) (will be charged yearly or part thereof for non-submission beyond September 30 every year)	
	Sanctioned Limit	Penal Charge ₹
	Up to ₹ 1 Crore	NIL
	Above ₹ 1 Crore and up to ₹ 2 Crore	40,000
	Above ₹ 2 Crore and up to ₹ 3 Crore	60,000
	Above ₹ 3 Crore and up to ₹ 5 Crore	1,00,000
	Above ₹ 5 Crore	1,40,000
4	Charges for Non Utilisation of Limits for CC, OD (will be charged quarterly or part thereof if the utilisation is less than 50% of the calendar quarter)	
	Sanctioned Limit	Penal Charge ₹
	Up to ₹ 25 Lakh	6,000
	Above ₹ 25 Lakh and up to ₹ 50 Lakh	12,000
	Above ₹ 50 Lakh and up to ₹ 1 Crore	25,000
	Above ₹ 1 Crore and up to ₹ 2 Crore	50,000
	Above ₹ 2 Crore and up to ₹ 3 Crore	75,000
	Above ₹ 3 Crore and up to ₹ 5 Crore	1,25,000
	Above ₹ 5 Crore	1,75,000
5	Delay in renewal or non-renewal of loan facility - CC, OD, KCC, GL, OD, ODTD, TL for Microfinance Institutions	

(will be charged monthly or part thereof)	
Sanctioned Limit	Penal Charge ₹
Up to ₹ 25 Lakh	2,500
Above ₹ 25 Lakh and up to ₹ 50 Lakh	5,000
Above ₹ 50 Lakh and up to ₹ 1 Crore	10,000
Above ₹ 1 Crore and up to ₹ 2 Crore	20,000
Above ₹ 2 Crore and up to ₹ 3 Crore	30,000
Above ₹ 3 Crore and up to ₹ 5 Crore	50,000
Above ₹ 5 Crore and up to ₹ 10 Crore	1,00,000
Above ₹ 10 Crore and up to ₹ 25 Crore	2,50,000
Above ₹ 25 Crore	4,00,000
6	Delay or non-adherence to any other material terms and conditions (all facilities) including, DSRA, non-submission of Post Disbursal Documents within the stipulated time or 45 days whichever is earlier (will be charged monthly or part thereof)
Sanctioned Limit	Penal Charge ₹
Up to ₹ 25 Lakh	2,500
Above ₹ 25 Lakh and up to ₹ 50 Lakh	5,000
Above ₹ 50 Lakh and up to ₹ 1 Crore	10,000
Above ₹ 1 Crore and up to ₹ 2 Crore	20,000
Above ₹ 2 Crore and up to ₹ 3 Crore	30,000
Above ₹ 3 Crore and up to ₹ 5 Crore	50,000
Above ₹ 5 Crore and up to ₹ 10 Crore	1,00,000
Above ₹ 10 Crore and up to ₹ 25 Crore	2,50,000
Above ₹ 25 Crore	4,00,000
7	Delay or non-submission of Registration Certificate (RC) (will be charged monthly or part thereof if not submitted within stipulated time or 90 days of disbursement, whichever is earlier)
Tractor Loan (After 90 days of disbursement)	₹ 1,000
Commercial Vehicle (CV) / Car Loan (after 90 days of disbursement)	₹ 1,000
8	Non-renewal of insurance policy (will be charged monthly or part thereof if not submitted within the stipulated time/renewal date or within 90 days of disbursement whichever is earlier)
Commercial Vehicle (CV)/ Car Loan (after 90 days of disbursement/ renewal date)	₹ 5,000

Collection & Recovery Charges

Valuation Charges	
Overdue delinquent/ NPA account - property	₹ 1,500 per valuation, per property
Overdue delinquent/ NPA account - vehicle	₹ 750 per valuation, per vehicle
Overdue delinquent/ NPA account - tractor	₹ 750 per valuation, per tractor
Overdue delinquent/ NPA account - gold	₹ 1,000 per valuation, per packet
Legal Notice Charges	
General loan notice	₹ 300 per notice
Loan recall notice	₹ 300 per notice
NPA awareness notice	₹ 1,000 per notice
SARFEASI demand notice	₹ 5,000 per notice
Pre-possession intimation	₹ 1,000 per intimation
Pre-sale notice	₹ 1,500 per notice
Possession notice	₹ 1,500 per notice
Auction notice	₹ 300 per notice
Vehicle inspection notice	₹ 1,500 per notice
Letter to society (informing charge of Bank)	₹ 1,500 per letter
Letter to employer	₹ 1,500 per letter
Passport impound notice	₹ 1,500 per notice
Post-sale notice	₹ 1,500 per notice
Lok Adalat notice	₹ 1,500 per notice

Publication Charges	
SARFEASI demand	₹ 15,000 per publication
SARFEASI possession	₹ 15,000 per publication
SARFEASI auction	₹ 15,000 per publication
Summons courts/ tribunals/ forums	₹ 15,000 per publication
Warrants courts/ forums	₹ 15,000 per publication
DRT possession notice	₹ 15,000 per publication
DRT recovery certificate	₹ 15,000 per publication
DRT auction notice	₹ 15,000 per publication
Gold loan auction	₹ 300 per auction
Suit Recovery Charges	
Suit in civil court	₹ 35,000 per filing
Suit in Debt Recovery Tribunal (DRT)	₹ 35,000 per filing
Interim application u/s 9 of A&C Act	₹ 35,000 per filing
Interim application u/s 17 of A&C Act	₹ 35,000 per filing
Application u/s 14 of A&C Act	₹ 35,000 per filing
Arbitration Proceedings	₹ 15,000 per filing
Revenue Recovery Certificate	₹ 15,000 per filing
Permanent Lok-Adalat	₹ 5,000 per filing
Sec. 138 / Sec. 25 of cheque/ ECS bounce	₹ 5,000 per filing
Recovery Proceedings before DRT	₹ 35,000 per filing
Arbitration Execution Proceedings before district/ sessions court	₹ 35,000 per filing
Proceedings before NCLT	₹ 1,00,000 per filing

Repossession Charges	
Vehicle repossession charges	₹ 18,000 per repossession
Yard charges	₹ 3,000 per month
Land and building repossession charges	₹ 50,000 per repossession
Property inspection charges	₹ 2,200 per inspection
Auction Charges	
Auction charges - vehicles	₹ 10,000 per auction
Auction charges - tractor	₹ 5,000 per auction
Auction charges - gold	Minimum ₹2,000 per auction or 1.5% of the bid amount whichever is higher
Auction charges - land and building	₹ 50,000 per auction

For Corporate Banking, the herein mentioned charges or actual charges whichever is higher, shall be applicable.

Please Note: All charges stated herein exclude GST. The applicable GST amount shall be levied additionally.
