

## Annexure II

<b>DCB Commercial Vehicle Loan</b>					
Please note that all Fees and Charges mentioned are non-refundable and exclude GST					
Loan application login fee	NIL				
Processing fee applied on Sanctioned Limit, Amount, Enhancement – New Vehicle	2% per application. Minimum ₹5,000				
Processing fee applied on Sanctioned Limit, Amount, Enhancement – Used Vehicle	5% per application. Minimum ₹5,000				
Valuation charges	₹750 per Vehicle				
Stamp duty and registration	As per prevailing State Government Laws				
Amortization schedule	₹250 per schedule				
Statement of account	₹250 per statement				
Foreclosure statement	₹250 per foreclosure statement				
Part prepayment & Full prepayment (foreclosure)	The Bank may require appropriate documentation, for example bank statement to verify end-use, source of funds etc.				
	<table border="1"> <thead> <tr> <th>Interest Type</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Fixed</td> <td>4%</td> </tr> </tbody> </table>	Interest Type	Amount	Fixed	4%
	Interest Type	Amount			
Fixed	4%				
Lower of the two amounts: a) 4% of principal outstanding or b) interest outstanding for the unexpired period of the loan					
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				
Loan document retrieval	₹500 per retrieval				
Cheque, NACH, ECS, Standing Instruction swap	₹500 per swap				

Cheque return / bounce	₹750 per instance
ECS, NACH, Standing Instruction return	₹750 per instance
Collection phone call	₹100 per call, maximum ₹400 per month
Collection visit	₹250 per visit, maximum ₹1,000 per month
Penal charges for delayed payments	Refer Annexure III
Penal charges for non-compliance to material terms and conditions	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 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.

### Annexure III

#### **DCB Loan - Penal Charge for delayed repayments**

All loan products will be charged monthly or part thereof.

Overdue Loan Amount in ₹		
From	To	Penal Charge (₹)
0	3,000	150
3,001	5,000	200
5,001	15,000	300
15,001	25,000	400
25,001	35,000	600
35,001	45,000	800
45,001	55,000	1,000
55,001	65,000	1,200
65,001	75,000	1,400
75,001	85,000	1,600
85,001	95,000	1,800
95,001	1,05,000	2,000
1,05,001	1,25,000	2,300
1,25,001	1,45,000	2,700
1,45,001	1,65,000	3,100
1,65,001	1,85,000	3,500
1,85,001	2,05,000	3,900
2,05,001	2,25,000	4,300
2,25,001	2,45,000	4,700
2,45,001	2,65,000	5,100
2,65,001	2,85,000	5,500
2,85,001	3,05,000	5,900
3,05,001	3,55,000	6,600
3,55,001	4,05,000	7,600
4,05,001	4,55,000	8,600
4,55,001	5,05,000	9,600
5,05,001	5,55,000	10,600
5,55,001	6,05,000	11,600
6,05,001	6,55,000	12,600
6,55,001	7,05,000	13,600
7,05,001	7,55,000	14,600
7,55,001	8,05,000	15,600
8,05,001	8,55,000	16,600
8,55,001	9,05,000	17,600
9,05,001	9,55,000	18,600
9,55,001	10,05,000	19,600
10,05,001	11,05,000	21,100
11,05,001	12,05,000	23,101
12,05,001	13,05,000	25,100
13,05,001	14,05,000	27,100
14,05,001	15,05,000	29,100
15,05,001	16,05,000	31,100

Overdue Loan Amount From (₹)	Overdue Loan Amount To (₹)	Penal charge (₹)
16,05,001	17,05,000	33,100
17,05,001	18,05,000	35,100
18,05,001	19,05,000	37,100
19,05,001	20,05,000	39,100
20,05,001	23,05,000	43,100
23,05,001	26,05,000	49,100
26,05,001	29,05,000	55,100
29,05,001	32,05,000	61,100
32,05,001	35,05,000	67,100
35,05,001	38,05,000	73,100
38,05,001	41,05,000	79,100
41,05,001	44,05,000	85,100
44,05,001	47,05,000	91,100
47,05,001	50,05,000	97,100
50,05,001	55,05,000	1,05,100
55,05,001	60,05,000	1,15,100
60,05,001	65,05,000	1,25,100
65,05,001	70,05,000	1,35,100
70,05,001	75,05,000	1,45,100
75,05,001	80,05,000	1,55,100
80,05,001	85,05,000	1,65,100
85,05,001	90,05,000	1,75,100
90,05,001	95,05,000	1,85,100
95,05,001	1,00,05,000	1,95,100
1,00,05,001	2,00,05,000	3,00,100
2,00,05,001	3,00,05,000	5,00,100
3,00,05,001	3,05,05,000	6,05,100
3,05,05,001	5,05,05,000	8,10,100
5,05,05,001	10,05,05,000	15,10,100
10,05,05,001	25,05,05,000	35,10,100
25,05,05,001	50,05,05,000	75,10,100
50,05,05,001	50,10,05,000	1,00,15,100
50,10,05,001	75,10,05,000	1,25,20,100
Above 75,10,05,000		1,75,20,100

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)**

<b>1</b>	<b>Delay or non submission of Stock and Book Debts for Cash Credit (will be charged monthly or part thereof)</b>	
	<b>Sanctioned Limit</b>	<b>Penal Charge ₹</b>
	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
<b>2</b>	<b>Delay or non-submission of Quarterly Income Statement/ Financial Follow-up Report Cash Credit (will be charged quarterly or part thereof)</b>	
	<b>Sanctioned Limit</b>	<b>Penal Charge ₹</b>
	Up to ₹ 5 Crore	NIL
	Above ₹ 5 Crore	1,40,000
<b>3</b>	<b>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)</b>	
	<b>Sanctioned Limit</b>	<b>Penal Charge ₹</b>
	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
<b>4</b>	<b>Charges for Non Utilisation of Limits (CC, OD) (will be charged quarterly or part thereof if the utilisation is less than 50% of the calendar quarter)</b>	
	<b>Sanctioned Limit</b>	<b>Penal Charge ₹</b>
	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	<b>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)</b>	
	<b>Sanctioned Limit</b>	<b>Penal Charge ₹</b>
	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	<b>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)</b>	
	<b>Sanctioned Limit</b>	<b>Penal Charge ₹</b>
	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	<b>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)</b>	
	Tractor Loan (After 90 days of disbursement)	1,000
	Commercial Vehicle Loan (CV)/ Car Loan (After 90 days of disbursement)	1,000
8	<b>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)</b>	
	Commercial Vehicle Loan (CV)/ Car Loan (After 90 days of disbursement/ renewal date)	5,000

**Annexure V**
**Collection & Recovery Charges**

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

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

<b>Repossession charges</b>	
Vehicle repossession charges (per repossession)	₹ 18,000
Yard charges (per month)	₹ 3,000
Land and building repossession charges (per repossession)	₹ 50,000
Property inspection charges (per inspection)	₹ 2,200
<b>Auction charges (per auction)</b>	
Auction charges - vehicles	₹ 10,000
Auction charges - tractor	₹ 5,000
Auction charges - land and building	₹ 50,000

### Collection & Recovery Charges

<b>Gold Loan</b>	
Overdue delinquent/ NPA account (per valuation, per packet)	₹ 1,000
General loan notice (per notice)	₹ 300
Loan recall notice (per notice)	₹ 300
Auction notice (per notice)	₹ 300
Publication charges for gold loan auction (per auction)	₹ 300
Post-sale notice (per notice)	₹ 300
Auction charges - gold	Minimum ₹ 2,000 per auction or 1.5% of the bid amount whichever is higher.

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.