

Annexure VII

DCB Trade Finance – International Trade		
Type of transaction	Charges	Frequency
EXPORT BILLS PURCHASED/NEGOTIATED/DISCOUNTED		
Processing Commission	Less than ₹ 5 lacs – ₹ 1,250	Per Instance
	Above ₹ 5 lacs - ₹ 2,000	Per Instance
Reimbursement charges under L/Cs	₹ 500	Per Instance
Electronic Bank Realisation Certificate (e-BRC)	₹ 250	Per Certificate
EXPORT BILLS FOR COLLECTION		
Both Foreign Currency and Rupee Export Bills	0.0625% minimum ₹ 750	Per Instance
Overdue Export Bill - XOS Charges	₹ 500	Quarterly
Electronic Bank Realisation Certificate (e-BRC)	₹ 250	Per Certificate
EXPORT DOCUMENTS		
Forwarding documents under restricted LCs to other Banks	0.0625% minimum ₹ 750 + 0.125% in lieu of exchange	Per Instance
Extension of period of realisation of export bills	Minimum ₹ 750 per extension	Per Instance
Unpaid Export Documents returned	Minimum ₹ 1,000 per Bill	Per Instance
Handling GR Forms of Export Bills directly despatched by drawers	0.0625%, Minimum ₹ 750	Per Instance
Commission in lieu of exchange		
Bills drawn and collected in Rupees, foreign currency bills (negotiated, purchased or discounted) where proceeds are received in Rupees through other Banks)	0.125%, Minimum ₹ 500	Per instance

Where proceeds are credited to EEFC account or any other account in the same currency in full or part	NIL	Per instance
For joining customers Guarantee & Indemnifying/guaranteeing discrepant documents to other banks	0.25%, Minimum ₹ 500	Per instance
Approval for Export Bill Write Off	₹ 1,000 Per Bill	Per instance
EXPORT L/C		
Advising	₹ 1,500	Per Instance
Amendment	₹ 1,000	Per Instance
Confirmation Charges		
Commitment Charges	0.15% for every quarter or part thereof minimum ₹ 500	
Usance Charges	0.15% for bills upto 10 days usance. 0.30% for bills over 10 days and upto 3 months sight 0.30% for the first 3 months plus 0.0750% for every month in excess of three months, for bills over sight minimum ₹ 500	Per Instance
Transfer of L/Cs	₹ 1,000	Per Instance
Cancellation of L/Cs	₹ 1,000	Per Instance
OPENING OF IMPORT L/C		
Commitment Charge	0.15% for every quarter or part thereof minimum ₹ 1,000	
Usance Charges	0.15% for bills upto 10 days sight minimum ₹ 1,000	
	0.30% for bills above 10 days and upto 3 months sight minimum ₹ 1,000	
	0.30% for the first 3 months plus 0.0750% for every month in excess of 3 months minimum ₹ 1,000	Per Instance

Import L/C Amendment		
Extension of validity of L/C within 3 months period (for which commitment charge has been collected)	Minimum ₹ 750	Per Instance
Extension of validity of L/C (for which commitment charge has not been collected)	0.15% for every additional quarter or part thereof, minimum ₹ 750	Per Instance
Commission on Import Bills received under Import L/C		
Foreign Currency Bills at the time of retirement	0.15% on the realisation amount, Minimum ₹ 1000	Per Instance
Import Bills received under L/C on which no exchange benefit accrues to opening Bank	0.25%	Per Instance
Discrepancy charges	USD 50 (approx ₹ 2150) per discrepant document (for A/c of beneficiary)	Per Instance
Devolvement	0.15% minimum ₹ 1,000 On payment of devolved bill under L/C - additional 0.15% per quarter minimum ₹ 1,000	Per Instance
Buyers' Credit - Comfort Letter	0.20% p.m. minimum ₹ 1,000	Per Instance
Buyers' Credit - Approval	₹ 1,000	Per Instance
Commission on Import Bills on Collection Basis		
Where exchange margin is earned on a foreign currency bill	0.25% on the realisation amount minimum ₹ 750/- Where Debit is from EFFC a/c additional comm 0.25%	Per Instance
Dishonoured Import Bills/ Return Charges	₹ 1,000	Per Instance
Counter Signing/ Co - acceptance avalisation of Import Bills	0.10% p.m. minimum ₹ 1,000	Per Instance
Issue of Delivery Orders	₹ 1,000	Per Instance
Bill of Entry - Follow up (for each half year)	₹ 500 Per Bill	Half Yearly

Buyers' Credit - Comfort Letter	0.20% p.m. minimum ₹ 1,000	Per instance
Approval for Buyers' Credit/ Suppliers' Credit	₹ 1,000	Per instance
Import Remittances		
Import Advance Remittances	0.15% minimum ₹ 1,000 where debit is from EEFC A/c additional comm 0.15%	Per instance
Import Bills received directly by Importers from Overseas Suppliers	0.15% minimum ₹ 1,000 Where debit is from EEFC A/c additional comm 0.15%	Per instance
Forward Contracts		
Booking/ Cancellation/ Extension of Forward Contracts	₹ 500	Per instance
INWARD REMITTANCES		
Clean payments effected under SWIFT (MT 103) payment instructions/ nostro credits received from foreign correspondents	₹ 250	Per instance
Withdrawal from EEFC Account	NIL	NA
CERTIFICATE		
For issuing Bank Certificates on security paper in respect of clean remittances from abroad and / or encashment of foreign currency travellers cheques/ foreign currency notes.(FIRC)	₹ 250 per certificate	Per instance

OUTWARD TT REMITTANCES		
Foreign Currency outward remittances/DD issuance not being proceeds of Import Bills	0.20% Minimum ₹ 500	Per instance
Foreign Currency outward remittances from EEFC A/c	0.20% Minimum ₹ 500 + commission in lieu of exchange @ 0.15%	Per instance
Approval for setting up JV/ WOS/ Branch Office abroad	₹ 15,000	Per instance
CLEAN INSTRUMENTS FOR COLLECTION		
Clean Instruments	0.25% minimum ₹ 250	Per instance
FOREIGN GUARANTEES		
Guarantees in favour of Shipping Companies/ Agencies for clearance of goods pending production of Bill of Lading		
Guarantees relating to Imports under L/Cs opened by us	₹ 2,000	Per instance
Others - Non L/Cs	0.15% p.m. or part thereof minimum ₹ 2,000	Per instance
Other Guarantees		
Performance Guarantee for Project Exports and other than Project Exports (including bid bonds, earnest money guarantee, advance payment guarantee, retention money guarantee etc.)	0.20% p.m. or part thereof minimum ₹ 1,000 (To be shared with ECGC in case of ECGC Cover)	Per instance
Financial Guarantee including deferred payment guarantees	0.25% p.m. or part thereof minimum ₹ 1,000	Per instance
0.20% p.m. or part thereof minimum Rs 1,000	Per instance	
All Other Guarantees	0.20% p.m. or part thereof minimum ₹ 1,000	Per instance

Guarantees issued against 100% cash margin	25% of above charges minimum ₹ 500 + Handling charges ₹ 500	Per instance
ADDITIONAL CHARGES WHERE SWIFT MESSAGE HAVE TO BE SENT		
Import L/C	₹ 1,500	Per instance
Import L/C -Amendment	₹ 1,000	Per instance
Remittances	Saving Account - ₹ 500 (including GST) Current Account - ₹ 1,000 (including GST)	Per instance
Untested Messages (MT 999)	₹ 500	Per instance
Courier Charges for Export/ Import Documents	₹ 1,200 or at actuals, whichever is higher	Per instance

Note:

1. Goods & Service Tax (GST) as per extant rate on all commissions.
2. In case of concessional charges, as per sanction terms/special approval form BUH/Head - Trade Finance.

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)**

1	Delay or 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 (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 Loan (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 Loan (CV)/ Car Loan (After 90 days of disbursement/ renewal date)	5,000

Annexure V
Collection & Recovery Charges

Valuation charges	
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
Legal notice charges	
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

Publication charges (per publication)	
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
Suit Recovery charges (per filing)	
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

Repossession charges	
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
Auction charges (per auction)	
Auction charges - vehicles	₹ 10,000
Auction charges - tractor	₹ 5,000
Auction charges - land and building	₹ 50,000

Collection & Recovery Charges

Gold Loan	
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.