

DCB BANK

Personal loan:

DCB HOME LOAN

Features

Maximum loan amount - Our customized programs evaluate your loan requirements to work out the maximum loan amount based on your income statements and cash flows.

Easy and fast approvals for your loan - Our dedicated relationship managers will assist you at every stage to provide easy and fast approvals with unmatched loan offerings.

Balance transfer facility – Avail best deals to take over your existing home loans and additional funds for your requirements.

Attractive insurance plan – We offer attractive insurance plans at reasonable premium to cover your loan amount in the event of death or critical illness.

Wide network – A dedicated network of more than 144 branches in 85 cities across India to cater to your loan requirements.

Documentation

Salaried

Application form with self-attested photograph

Age proof (PAN card / Passport / Mark sheet with date of birth / Birth certificate)

Proof of residence (Passport / Driving License / Aadhar card / Voter's ID card)

Proof of identity (Voter's ID card / Passport / Employer's card / Aadhar card)

3 month's salary slip

Form 16

6 month's bank statement

Copy of title documents

Processing fee cheque

Self-employed

Application form with self-attested photograph

Age Proof (PAN card / Passport / Mark sheet with date of birth / Birth certificate)

Proof of residence (Passport / Driving License / Aadhar card / Voter's ID card)

Proof of identity (Voter's ID card / Passport / Employer's card / Aadhar card)

Proof of business existence and years in business

2 years of income tax returns along with financial statements

Bank statements - individual and business of the last 6 months

Copy of title documents

Processing fee cheque

DCB GOLD LOAN

Turn your idle gold ornaments into Instant Cash.

DCB Gold Loan provides maximum loan against your gold ornaments at low interest rates. Avail instant loan up to Rs. 20,00,000 with tenures ranging from 1 to 5 years. Make full use of your assets to meet your personal or business requirements.

Our unique overdraft product allows you to save interest by taking advantage of temporary cash surplus. We also offer EMI based term loans under this product.

Features

Loan amount – Loan amount ranges from Rs.10,000 to Rs.20,00,000 depending upon your gold valuation

Easy repayment options - We provide you options to choose repayment between EMI or servicing interest on monthly basis with bullet principle repayment

Loan amount to gold value - The loan amount can be as high as 75% of the appraised gold value

Safe custody of your gold ornaments - Free storage of your gold ornaments in fire proof lockers with the Bank

Wide network - A dedicated network of more than 145 branches in 94 cities across India to cater to your loan requirements.

Documentation

Application form with self-attested photograph

Proof of residence (Ration card / Telephone bill / Electricity bill / Voter's ID card)

Proof of identity (Voter's ID card / Passport / Employer's Card / Aadhar Card)

DCB PERSONAL LOAN

Apply for a DCB Personal Loan today and fulfil your business and personal financing needs.

Enjoy these benefits of DCB Personal Loan:

No collateral required

Minimum documentation

Attractive interest rate

Quick loan processing

The loan can be used for financing personal needs, starting a new business, business expansion, holidays, medical needs and important personal events such as marriage.

We are currently offering personal loans only in Delhi NCR, Hyderabad & Greater Mumbai Region

Features

The maximum amount for the Loan is INR 5 Lakh and the minimum amount is INR 50,000.

Tenure ranging from 12 months to 48 months.

Repayment: Term loan has a monthly repayment option in form of EMI

Easy documentation and speedy processing

DCB CAR LOAN

There is no feeling like gripping the steering wheel of your own car. A feeling that reminds you that you're in control of your dreams. At DCB Bank, we understand this feeling and help you buy your dream car with DCB Car Loans. With flexible repayment tenure, quick processing and easy documentation, you can now buy your dream car with ease.

Features

Avail loan amount up to 90 % of the value of the car.

Maximum loan amount can be up to INR 30 lakh.

Loan repayment tenure up to 7 Years.

Easy documentation and speedy processing.

Eligibility

Loan available to individuals, sole proprietors, partnership firms, companies.

Age of applicant / co-applicant to range between 21 – 65 years

Documentation

Following documents would help us process your application faster. We would need the same for yourself and/or for your guarantor

Application form with latest colour passport size photograph

Know Your Customer (KYC, mandated by Reserve Bank of India) documents identity proof, signature proof and address proof for individuals.

Bank Statement of last 6 months.

Salary slip of last 3 months (for salaried individuals)

Financials for last 2 years.

Any other documents as may be required by DCB Bank.

Repayment track records from other financiers, if available

DCB BUSINESS LOAN

Your property can now fund your business expansion

DCB Business Loan helps to unlock the hidden value of your property. Through our business loans, we take care of your financial needs, while you concentrate on your business plans.

Our business loans cater to all your monetary requirements, whether it is business expansion, or working capital deficit or personal requirements like marriage, education, travel, medical exigency or renovation of your property

Features

Maximum loan amount - Our customized programs evaluate your loan requirements to work out the maximum loan amount based on your income statements and cash flows.

High LTV proposition – Avail loans of up to 100% of your property value to allow maximum funding for your requirements

Lease Rental Discounting - Let your monthly rentals become a source of funds which you can use for other business requirements.

Balance transfer facility – Avail best deals to take over your existing loans and additional funds for your requirements.

Attractive insurance plan – We offer attractive insurance plans at reasonable premium to cover your loan amount in the event of death or critical illness.

Wide network – A dedicated network of more than 145 branches in 94 cities across India to cater to your loan requirements

Documentation

Salaried

Application form with self-attested photograph

Age proof (PAN card / Passport / Mark sheet with date of birth / Birth certificate)

Proof of residence (Passport / Driving Licence / Aadhar card / Voter's ID card)

Proof of identity (Voter's ID card / Passport / Employer's card / Aadhar card)

3 month's salary slip

Form 16

6 month's bank statement

Copy of title documents

Processing fee cheque

Self-employed

Application form with self-attested photograph

Age Proof (PAN card / Passport / Mark sheet with date of birth / Birth certificate)

Proof of residence (Passport / Driving License / Aadhar card / Voter's ID card)

Proof of identity (Voter's ID card / Passport / Employer's card / Aadhar card)

Proof of business existence and years in business

2 years of income tax returns along with financial statements

Bank statements - individual and business of the last 6 months

Copy of title documents

Processing fee cheque

DCB MICRO BUSINESS LOAN

DCB Micro Business Loans cater to all your monetary requirements, whether it is business expansion, or working capital deficit or debt consolidation or personal requirements like marriage, education, travel, medical exigency or renovation of your property. Along with loan you become eligible for zero balance savings account to give you a complete banking experience.

Features

Loan value up to 65% of the property value :- Avail loan amount up to 65% of your self-occupied property value

Balance transfer with additional top up: - Get higher loan amount on your existing property along with closure of your existing loans

Flexible income documentation - We understand that you might not have proper income documents given the informal nature of your profession / business. We have policies to evaluate your requirements with our flexible income documentation.

Flexible repayment option - Loan tenure up to 10 years for repayment flexibility

Clubbing of income of family members - In order to provide you the maximum loan amount, we will consider the incomes of family members residing together.

Attractive insurance plan – We offer attractive plans at reasonable premium to cover your loan amount in the event of death or critical illness.

Wide geographical coverage –As the cities are expanding with affordable housing units being developed at distant locations, DCB Micro Business Loan caters to the wide geographical reach for providing loans against security of such properties.

Documentation

Salaried

Application form with self-attested photograph

Age Proof (PAN card / Passport / Mark sheet with date of birth / Birth certificate)

Proof of residence (Passport / Driving License / Aadhar card / Voter's ID card)

Proof of identity (Voter's ID card / Passport / Employer's card / Aadhar card)

3 month's salary slips / salary certificate

6 month's bank statements

Copy of title documents

Processing fee cheque

Self-employed

Application form with self-attested photograph.

Age proof (PAN card / Passport / Mark sheet reflecting date of birth / Birth certificate)

Proof of residence (Passport / Driving Licence / Aadhar card / Voter's ID card)

Proof of identity (Voter's ID card / Driver's license / Employer's card / Aadhar card)

Proof of business existence and years in business

6 month's bank statement

Copy of title documents

Processing fee cheque.

DCB COMMERCIAL VEHICLE LOAN

DCB Commercial Vehicle Loan offerings include finance for heavy and medium commercial vehicles (M&HCV), light commercial vehicles (LCV), small commercial vehicles as well as passenger and school buses, for your business and commercial needs.

Our customers include retail / strategic transporters including first time buyers (FTB). We also have products to suit the requirements of SME and Micro SMEs for their captive use to mobilize logistics support.

Our commercial vehicle loans are customized to fit in every stage of your business evolution and growth. Our team of dedicated relationship managers will work with you to understand your unique business requirement, and offer a financial solution best suited for your business

Features

Customized financing options

Covers all customer segments from large strategic customers to first time buyers

Loans for purchase of new vehicles, used vehicles and finance against existing vehicles

Loans for chassis and body fabrication also

Loan up to 100% of asset cost to select customer profiles

Loan value range up to Rs. 3 Crore

Flexible loan tenures ranging 12 months to 60 months

Eligibility

Loan available to individuals, proprietors, partnership firms, companies, trust, Limited Liability Partnership and society (Educational Institutes).

Age of applicant/co-applicant to range between 21 and 65 years

Should be into same line of business for minimum 2 years.

Financial viability or cash generation potential should be 1.3 times for transporter segment

Loan amount ranging up to 3 crores

Loan up to 100% of asset cost to select customer profiles

External guarantor preferred.

Excellent repayment track with some financier.

Documentation

Following documents would help us process your application faster. We would need the same for yourself and/or for your guarantor

Application form with latest color passport size photograph

Know Your Customer (KYC, mandated by Reserve Bank of India) documents identity proof, signature proof and address proof for individuals.

Repayment track records from other financiers, if applicable

Photocopies of RC book of vehicles owned

Income verification documents (depending upon customer or business segment)

2-year full audited financials

Income-Tax returns

Bank account statements

DCB WORKING CAPITAL LOAN

(Cash Credit, Working Capital Demand Loan, Corporate Loan & Bill Discounting)

Do you want a Bank that is proactive and transparent? Our relationship managers are focused on you to provide a single point of contact for all your banking requirements. DCB Bank has the expertise to understand your business requirement for working capital.

What more do I get?

Dedicated Relationship Manager who understand your business needs

Working Capital limit structure as per your business model

No hidden clause for banking products offered we completely transparent in our transaction

DCB TERM LOAN (Project Finance, Lease Rental Discounting or Capex Finance)

Are you looking to invest in assets to grow your business? DCB Bank offers competitive term financing as you build up assets for the future growth of your company. In addition to project finance, the Bank structures term finance repayment terms that match your revenue proceeds.

What more do I get?

Flexible/ balloon repayment terms in line with the Cash Flow of your business

Moratorium period for project and capital expenditure finance as per project's Cash Flow

Repayment period upto 84 months for Term Loan and 108 months for Lease Rental Discounting

INVOICE DISCOUNTING

As a bank focusing on retail, SME and MSME, our new Invoice Discounting product will help you to satisfy your short-term funding requirements and improve your cash flow position. This can help you offer better credit terms to your buyers, as you will have access to finance against your receivables for immediate needs - making you more competitive.

It is ideal for retail, SME and MSME clients who supply goods, services or materials for consumption to large corporates or sell on e-commerce websites.

Features

Tailored to your needs - Customized as per your specific requirement

Improves your working capital – Releases cash tied up in outstanding invoices

Instant credit against invoices – Receive up to 80% of the money you're owed

No collateral – Credibility of management, past track record and meeting our product criteria

Competitive interest rate – Attractive interest rates

Minimum documentation – Basic and minimal documentation

No hidden costs – Upfront and transparent charges

Limit – Up to INR 10 Lakh

A bouquet of services – Current account, business internet banking, cash management and much more services

System generated alerts and notifications - Specialized software to manage your invoice collection

Agriculture Loan

DCB WAREHOUSE RECEIPT FUNDING

Agri commodity-based finance helps farmers, Agri enterprise and processors realize better price and reduce instances of distress sale of farm produce. The loan is provided against approved Agri commodities.

The loan is provided against the pledge of agriculture produce stored in the warehouse

Attractive interest rate

Quick loan approval process

Borrowers may be farmers, processors or Agri enterprise

DCB FARMER LOAN

DCB Bank provides adequate and timely credit support for farmers who are owner cultivators, tenant cropper or shared cropper. The Bank provides much needed relief to farmers from the informal banking channel such as money lenders.

DCB Bank offers Kisaan Credit Card (KCC) to farmers in the form of (a) Cash Credit towards short term credit requirement for cost of cultivation or working capital needs (b) Term Loan for long term requirement.

We provide loans for land improvement activity, farm mechanisation and other Agri allied activities such as dairy, fishery amongst other livelihood income generation activities of the borrower. We also cater to farmers who are involved in hi-tech agriculture.

DCB MICROFINANCE LOAN

Microfinance Institutions has been identified as an important channel to increase our rural reach. DCB Bank offers two products to serve customers with empathy and speed - Term loan and lending to microfinance institutions for on-lending

DCB SME AND MSME WORKING CAPITAL LOAN

DCB Bank provides working capital and term loan facility to Agri corporate and Agri micro, small and medium enterprises.

Loans are provided to Agri processors – for business activities such as grading, sorting, processing and other post-harvest activities. The loan is also suitable for Agri input dealers and project finance for Agri corporates such as plantation crops and horticulture projects are included in the product.

DCB WAREHOUSE CONSTRUCTION LOAN

DCB Bank finances warehouse construction under the Rural Godown Scheme (RGS) or Grameen Bhandaran Yojana, a capital investment subsidy scheme for construction or renovation of rural Godowns.

DCB Bank warehouse construction loan ultimately benefits the farming community with facilities for scientific storage of Agri commodities, reduces wastage and deterioration of farm produce.