



Schedule of Charges for Home Loans and Property Purchase Loans

(All Variants)

w.e.f. April 1, 2024

Fee Type	Charges
Administration Fees ^[1] (Non-refundable)	Up to 1% of loan amount disbursed
Loan prepayment terms	Fixed Rate Loan: <ul style="list-style-type: none"> Part payment charges are 2.50% of the loan amount prepaid Pre-closure charges are 2.50% of the loan outstanding at the time of loan closure
	Floating Rate Loan: <ul style="list-style-type: none"> No part payment or prepayment charges
Charges for unsuccessful execution of Standing Instruction for payment/ ECS/ NACH bounce charges	₹500
Switch Fee/ Repricing Fees ^[2]	Up to 0.50% of principal outstanding (at the request of the Borrower, The Bank at its discretion may permit the Borrower to reprice his/ her loan)
Penal Charges	<ul style="list-style-type: none"> EMI overdues: If EMI dues are unpaid beyond 5 calendar days from EMI due date, a penal charge equivalent to 2% of EMI Amount would be levied Repayment Mandates: On non-submission of or failure to setup valid repayment instructions within 90 days from account opening, a penal charge equivalent to 0.05% of Loan Sanction Amount would be levied Property Insurance: The property provided as collateral must be insured at all times. On non-sub mission of valid property insurance policy, a penal charge equivalent to 0.05% of Loan Sanction Amount would be levied on annual basis ROC charge creation: On delay in creation of charge beyond 30 days from account opening on collateral owned by Private Ltd, Public Ltd, and LLP entities, a penal charge equivalent to 0.05% of Loan Sanction Amount would be levied
Stamp Duty on Loan Agreement	As applicable depending on local regulations and on the type of mortgage
ECS/ NACH/ SI swap charges	₹500
Document retrieval charges	₹500
Taxes and government levies	As applicable

[1]In the event of the loan getting declined, an amount of ₹2000 (or the fee paid by the client, whichever is lower) would be deducted towards loan administration fee and balance amount would be refunded. No refund of administrative fee would be done if the loan is sanctioned.

[2]Switch Fee/ Repricing Fee – The Switch Fee/ Repricing Fee is applicable in the event the Borrower wishes to change its rate of interest from floating to fixed or vice versa. In case the Borrower wishes to avail the switch option; they can write to us at premium.care@db.com or visit the nearest branch or call on 1860 266 6660[#]

The Bank reserves the right to request for such documentation and information, as it deems necessary to process the loan application. Approval of loan shall be at sole discretion of the Bank. The Loan shall be subject to due execution of requisite legal documents. Charges as mentioned are subject to change and shall attract, taxes other government levies, as applicable.