



## Schedule of charges for Home Loans and Property Purchase Loans

(All Variants)

w.e.f. May 1, 2021

Fee Type	Charges
Administration fees* (Non refundable)	Up to 1% of loan amount disbursed
Loan prepayment terms	<p><b>Fixed rate loan:</b></p> <ul style="list-style-type: none"> <li>— Part payment charges are 2.50% of the amount prepaid</li> <li>— Pre-closure charges are 2.50% on the loan outstanding at the time of loan closure</li> </ul> <p><b>Floating rate loan:</b></p> <ul style="list-style-type: none"> <li>— No part payment or prepayment charges</li> </ul>
Charges for unsuccessful execution of Standing Instruction for payment/ Cheque/ ECS/ NACH bounce charge	₹500
Switch fee/ Repricing fees	Up to 0.5% of principal outstanding (at the request of the borrower, Deutsche Bank at its discretion may permit the borrower for re-price his/ her loan)
Transaction fee	₹500 (applicable on all customer initiated EMI/ tenure change requests)
Default Interest rate (Penal Interest) <sup>#</sup>	24% per annum on the overdue/ unpaid/ delayed amount payable
Stamp Duty on Loan Agreement	As applicable depending on local regulations and on the type of mortgage
Post Dated cheques/ ECS/ NACH/ SI swap charges	₹500
Document retrieval charges	₹500
Taxes and other government levies	As applicable

\*Penal Interest will be charged for the number of days for which the payable amount remains unpaid.

\*In the event of the loan getting declined, an amount of ₹2,000 (or the fee paid by the client, whichever is lower) would be deducted towards loan administration fee and the balance amount would be refunded. No refund of administrative fee would be done if the loan is sanctioned. Deutsche Bank AG, India ("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 the 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.