



Schedule of charges for db Overdraft/ Cash Credit Account w.e.f. January 1, 2024

db Overdraft/ Cash Credit Account	
Facility related	
Usage of facility for non specified purpose/ overdue amounts	15% p.a. For INR denominated facilities additional 3% on fcy denominated facilities
Non submission/ delay in submission of insurance policy	0.05% of the sanction amount
Charge creation with the registrar of company	0.05% of sanction limit for every month of delay
Non renewal of working capital facility	0.50% of the sanction amount
Prepayment/ closure fees	2% of the limit/s sanctioned
External agency/ firm charges/ fees for outsourced activities like registration, title search, ROC search, ROC charge creation, Valuation, Stock/ Property Insurance, Insurance Premium and Audit	All charges/ fees of the external agencies/ firms inclusive of taxes will be debited from the account at actuals.
Non-Compliance of any facility terms and conditions not covered separately here.	Rate of interest will be increased by up to 2% per instance and/ or levy of a penalty charge of upto ₹25000/- per instance
Non Trade outward remittance	₹1000
Foreign currency cheque collection	0.50% (min. ₹150 and max. ₹2500)
Forward contract booking/ cancellation/ amendments/ roll overs	₹1000 per transaction
Swift charges	₹500
Courier	₹500
Postage	₹250
FIRC Issuance	Free
BRC Issuance	Free
Commission in lieu of exchange	0.10% min. ₹600 max. ₹2500
Swift LC	₹1000
LC - courier	₹1000
Fees for Applications to RBO	₹2500
Forex conversion charge	₹100

Cheque book, consolidated statement

Payable at par cheque book issuance and utilisation Free

Duplicate statement ₹75 per cycle

Cheque return and stop payment

Cheque issued and returned - Financial reasons (per instrument) ₹750

Cheque issued and returned - Technical reasons (per instrument) Free

Cheque deposited and returned ₹100 per cheque

Stop payment - single cheque ₹100

Stop payment - range of cheques ₹200

Demand draft, pay order and cheque collection

Demand drafts on all locations Free of charge up to ₹55 lakh p.m. above the free limit ₹2.50 per ₹1000; (min. ₹150 - max. ₹5000)

Pay order Free of charge up to ₹25 lakh pm; above the free limit ₹2.50 per ₹1000; (min. ₹150 - max. ₹5000)

Foreign currency demand draft (per instrument) ₹200

Demand draft/ Pay order Cancellation/ Revalidation/ Duplicate (per instrument) ₹125

Outstation cheque collection at Deutsche Bank branch locations Free of charge upto ₹75 lakh p.m. above the free limit ₹150 per instrument

Outstation cheque collection at Non - Deutsche Bank branch locations Up to ₹10,000 – ₹50 per instrument; ₹10,000 to ₹1,00,000 - ₹100 per instrument; ₹1,00,001 and above - ₹150 per instrument

RBI NEFT

RTGS Free of charge

NEFT Free of charge

Door step banking

Cash/ Cheque pickup/ Cash Delivery ₹150 per visit

Cash deposit/ Withdrawal

Cash Deposit/ Withdrawal (Non - Domicile branch) Free of charge upto ₹10 lakh p.m. above the free limit ₹3.50 per ₹1000.

Cash Deposit (Home branch) Free of charge upto ₹20 lakh p.m. above the free limit ₹3.50 per ₹1000.

Other account related

Standing instruction set-up (per instruction) ₹75

Standing instruction failure (per instrument) ₹350

ECS debit instructions issued by customer and returned unpaid (per instrument) ₹350

Balance certificate, interest certificate and bankers report

Solvency certificate ₹7500

Certificate Issuance/ Retrieval of old document ₹100



Schedule of charges for db Overdraft/ Cash Credit Account

w.e.f. January 1, 2024

db Overdraft/ Cash Credit Account		
EXIM Facilities	Charge	Minimum
Exports		
Export Bills for collection	0.0625%	₹750
Export LC advising*	₹1000	
Advising LC amendments	₹1000	
LC transfer	₹2000	
LC confirmation	Based on country/ bank risk	
Issuance of GR waiver	₹1500	
Remittance of agency commission	0.10%	₹1000
Overdue commission on export bills	₹300 p.q. ₹150 p.m. thereafter	
Export financing - handling fee	₹1000 per transaction	
Imports		
Import bills for collection	0.20%	₹1000
Direct import bills	0.10%	₹1000
Import bills under LC	0.15%	₹1000
LC issuance	0.25% p.q.	₹2500
LC handling fee	₹1200	
LC Amendment (for value/ tenor)	0.25% p.q. on enhanced value/ tenor	₹1500
LC amendment - others	₹1000	
Usance commission	0.15% p.q.	
Issuance of delivery order	₹1000	
Overdue commission on import bills	₹300 p.q; ₹150 p.m. thereafter	
Arrangement handling charges	₹1000 per transaction	
Inland		
Document handling	0.15%	₹1200
LC advising	₹1200	
LC issuance	0.25% p.q.	₹2200
LC handling fee	₹1200	
LC amendment (for value/ tenor)	0.25% p.q. on enhanced value/ tenor	₹1000
LC amendment - others	₹1000	

LC confirmation	Based on bank risk	
Inland bill financing - handling fee	₹1000 per transaction	
Guarantees		
Guarantee issuance	1.5% p.a.	₹5000
Handling charge	₹2500	
BG amendment (for value/ tenor)	1.5% p.a. on enhanced value/ tenor	₹1500
BG amendment - others	₹1000	
Claim settlement	0.30%	₹1000
Claim settlement - handling charge	₹500	

Remittances should be sent to SWIFT Id DEUTINBBPBC

*Inward LCs should be transmitted at the SWIFT Id DEUTINBB

These Service Charges are subject to change as per Bank's policies

Demand Draft/ Pay Order charges to be applicable only on the incremental amounts

Taxes as applicable will be levied

These Service Charges are subject to change as per Bank's policies