



Schedule of Charges for Loan Against Property, Loan for Purchase of Commercial Property

(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 ^[2]	<p>Fixed Rate Loan:</p> <ul style="list-style-type: none"> — Part payment charges are 4.00% of the amount prepaid — Pre-closure charges are 4.00% of the loan outstanding at the time of loan closure <p>Floating Rate Loan:</p> <ul style="list-style-type: none"> — No part payment or prepayment charges for loans advanced to individual borrowers for purpose other than Business <p>For all other Loans:</p> <ul style="list-style-type: none"> — Part prepayment up to 25% of outstanding loan amount every financial year: Nil — For amount part paid in excess of 25% of outstanding loan amount in every financial year: <ul style="list-style-type: none"> — Up to 3 years from the date of disbursal: 4% of excess amount part paid — After 3 years from the date of disbursal: 2% of excess amount part paid — Pre-closure charges are levied on the loan outstanding and all part payments made in the current financial year prior to loan closure for which no part payment charges were paid: <ul style="list-style-type: none"> — Up to 3 years from the date of disbursal: 4% — After 3 years from the date of disbursal: 2%
Charges for unsuccessful execution of Standing Instruction for payment/ ECS/ NACH bounce charges	₹500
Switch Fee/ Repricing Fees ^[3]	Up to 0.50% of principal outstanding (at the request of the borrower, Deutsche Bank at its discretion may permit the borrower for repricing of the loan)
Transaction Fee	₹500 (applicable on all customer-initiated EMI/ tenure change requests)

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-submission 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] Customers categorised as Micro and Small Enterprises, shall not be charged pre-payment or pre-closure charges on floating rate loans. The bank may seek documentary evidence on client being classified as MSE on the date of payment. The same is subject to change and will be as applicable from time to time.

Nil Prepayment charges on fixed rate loans availed by Micro and Small Enterprises and Loan amount sanctioned is less than or equal to ₹50 lakh.

^[3] 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.