

## Schedule of charges for Loan Against Property, Loan for Purchase of Commercial Property (All Variants)

w.e.f. May 1,2021

Fee Type	Charges
Administration fees* (Non refundable)	Up to 2% of loan amount disbursed
Loan prepayment terms	<p><b>Fixed rate loan:</b> — Part payment charges are 4% of the amount prepaid — Pre-closure charges are 4% of the loan outstanding at the time of loan closure</p> <p><b>Floating rate loan:</b> — No part payment or prepayment charges for loans advanced to individual borrowers for — purposes other than Business</p> <p><b>For all other loans</b> — Part prepayment upto 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: — Up to 3 years from the date of disbursal: 4% of excess amount part paid</p> <p>— 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:</p> <p>— Up to 3 years from the date of disbursal: 4% — After 3 years from the date of disbursal: 2%</p>
Charges for unsuccessful execution of Standing Instruction for payment/ Cheque/ ECS/ NACH bounce charge	Rs. 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 repricing of the loan)
Transaction fee	Rs. 500 (applicable on customer initiated EMI/ tenure change request)
Default Interest rate (Penal Interest) #	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	Rs. 500
Document retrieval charges	Rs. 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 Rs. 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. \* Transaction fees is also applicable on part payment request from non-individual borrowers where part payment charges have not been paid. 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 and other government levies, as applicable.