



Schedule of Charges for Personal Loans

w.e.f. April 1, 2024

Fee Type	Charges
Processing Fees	Up to 2% of loan amount disbursed
Loan prepayment terms	<p>Fixed Rate Loan:</p> <ul style="list-style-type: none"> — 5% of the principal outstanding at the time of closure if the loan is closed within 1 year from the date of disbursement — 3% of the principal outstanding at the time of closure if the loan is closed after 1 year from the date of disbursement — No part payment is allowed <p>Floating Rate Loan:</p> <ul style="list-style-type: none"> — Nil prepayment charges — Part payment is allowed
Charges for unsuccessful execution of Standing Instruction for payment/ ECS/ NACH bounce charges	₹500
Switch Fee/ Repricing Fees ^[1]	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
Stamp Duty on Loan Agreement	As applicable depending on local regulations
ECS/ NACH/ SI swap charges	₹500
Taxes and government levies	As applicable

Switch Fee/ Repricing Fee^[1] – The Switch Fee/ Repricing Fee is applicable in the event the borrower wish 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 customer.care@db.com or visit the nearest branch or call on 1860 266 6601[#]

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 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 tax and other government levies as applicable.