AXIS BANK

Schedule of charges for 24x7 Overdraft against fixed deposit (ODFD)

SOC*	Charges
Processing Fees	None
Bounce charges per instance of dishonor of cheque /SI/ECS/NACH (in INR)	INR 500 + GST
Part payment charges	Not applicable
Foreclosure charges	Nil. No lock in period for foreclosing the loan
Renewal charges	NIL
Rate of annualized penal charges in case of delayed payments	NA
Material terms and conditions	NA
Repayment terms	1. Principal – On demand 2. Interest – Repayable at monthly
Cheque book issuance charges	Cheque book issuance charges are levied as applicable to normal account
Security details (if applicable)	Bank's charge by way of Lien on fixed deposit(s)
Cooling off period and Loan cancellation charges	Cooling-off period of 3 working days for both digital and physical loans. Following to be levied on loans cancelled in cooling-off period: •Proportionate interest till date of cancellation •other statutory charges and GST would not be waived / refunded

**GST and other statutory dues extras as applicable*