

Annexure 5: Schedule of Service Charges on Overdraft Against Bank's Own Deposit (ODBOD)

Type of Charges	Facility	Limit	Charges	Effective from
Processing Charges (Fresh / Increased Portion)	ODBOD (Against Local / FCNR / NRE Deposit)	Up to AED 5.000 Mn	AED 250/- + VAT	With immediate effect i.e. 15.07.2026
		Above AED 5.000 Mn and up to AED 10.000 Mn	AED 500/- + VAT	
		Above AED 10.000 Mn	AED 750/- + VAT	
Modification Charges	ODBOD (Against Local Deposit)	Irrespective of facility amount	AED 100/- + VAT per Modification.	15.09.2026
	ODBOD (Against FCNR / NRE Deposit)	Irrespective of facility amount	AED 250/- + VAT per Modification.	15.09.2026
Commitment Charges	ODBOD (Against Local / FCNR / NRE Deposit)	Irrespective of facility amount	AED 250/- + VAT in case the average utilization remains below 60% (annual utilization) for FY 2026 & onwards. To be charged on annual basis.	15.09.2026

Note:

- Processing charges will be applicable only for fresh and RWI (Review with Increase). Further, in case of RWI accounts, the increased portion of the limit shall be reckoned for collection of processing charges.
- Modification charges will be applicable for any modification in terms and conditions of sanction (including substitution in Charged Deposits). However, nil modification charges if the modification is carried out at bank's instance.
- In case of ODBOD facility, a commitment charge of AED 250/- + VAT shall be collected on annual basis in case the average utilization during Calendar Year is below 60% (annual utilization) for FY 2026 & onwards. For FY 2026, commitment charges shall be recovered on a proportionate basis from the effective date of implementation.