

Schedule of Charges (SOC) - Structured Retail Asset Products

1. Home Loan and Loan Against Property

| Foreclosure Charges - Plus taxes | |
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| <u>Floating rate Home Loans & Loan Against Property</u> | |
| Home Loans to individuals | NIL pre-payment/foreclosure charges |
| Loan Against Property to individuals for non-business purpose | NIL pre-payment/foreclosure charges |
| Loan Against Property to individuals for business purpose | <ul style="list-style-type: none"> ➤ Up to 12 months of first disbursement - 3% on the sanctioned loan amount ➤ Beyond 12 months of first disbursement - 3% on the outstanding loan amount |
| Loan Against Property sanctioned to non-individuals either as applicant or co-applicant | <ul style="list-style-type: none"> ➤ Up to 12 months of first disbursement - 3% on the sanctioned loan amount ➤ Beyond 12 months of first disbursement - 3% on the outstanding loan amount |
| <u>Fixed Rate Home Loans & Loan Against Property</u> | |
| a) If Own Funds (Bank reserves the right to call upon any document considered necessary) | |
| - Within 6 Months from Final Disbursement | 2% on the outstanding loan amount |
| - After 6 Months from Final Disbursement | NIL pre-payment/foreclosure charges |
| b) If Balance Transfer | 2% on the outstanding loan amount |
| Foreclosure Terms & Conditions | |
| • Time for Original document retrieval after realization of closure payment | 15 working days |
| • Collection of original documents | Applicant Or any other person duly authorized by the Applicant. Such authorized person should submit authorization letter from the Applicant and identity documents while collecting the original documents. |

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| <ul style="list-style-type: none"> Subsequent EMI | <ul style="list-style-type: none"> If foreclosure is realized after the 20th of the month, next EMI will hit for clearing. In such case customer needs to instruct his/her Bank to make a stop payment (ECS/PDC) towards next month's installment. If the EMI is still recovered, the same will be refunded. <u>Please note IDBI Bank Ltd will not bear the cost of stop payment or cheque bounce charges levied by your Bank.</u> |
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Part Payment Terms and Conditions : Home Loan

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| <ul style="list-style-type: none"> Maximum Number of times | Not more than one prepayment in a month. |
| <ul style="list-style-type: none"> Minimum Amount | INR 25,000/- |

Part Payment Terms and Conditions : Loan against Property and its Variants

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| <ul style="list-style-type: none"> Maximum Number of times | Four times in a financial year. |
| <ul style="list-style-type: none"> Maximum Amount | Maximum part payment during the Financial year can be up to 30% of the sanctioned amount |
| <ul style="list-style-type: none"> Minimum Amount | INR 25,000/- |

Apart from above any further part/ pre-payment Financial year is not allowed

Penal Interest charges

- 2% per annum for the overdue amount and overdue period.

Processing & Administrative fees - Plus taxes

| Product Category | Particulars | | |
|---|---------------------------------|---------------------------|-----------------|
| | Loan Amount | Salaried & SEP Card PF | SENP Card PF |
| Home Loan (HL) Plain vanilla and Rural/Semi-urban Housing Loan | Up to Rs.35 Lakh | 5,000 | 7,500 |
| | Above Rs.35 Lakh to Rs.75 Lakh | 7,500 | 10,000 |
| | Above Rs.75 Lakh to Rs.125 Lakh | 13,500 | 16,000 |
| | Above Rs.125 Lakh | 13,500 | 20,000 |

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| | For Inward BT or inward BT + top up (where both the files are logged in simultaneously) irrespective of the amount | Nil | |
| Home Loan Interest Saver/ IDBI Neev & Neev 2.0 | Loan Amount | Salaried & SEP | SENP |
| | | Card PF | Card PF |
| | Up to Rs.35 Lakh | 6,000 | 8,500 |
| | Above Rs.35 Lakh to Rs.75 Lakh | 8,500 | 11,000 |
| | Above Rs.75 Lakh to Rs.125 Lakh | 14,500 | 18,000 |
| | Above Rs.125 Lakh | 14,500 | 22,000 |
| | For Inward BT or inward BT + top up (where both the files are logged in simultaneously) irrespective of the amount | Nil | |
| Pradhan Mantri Awaas Yojana (PMAY) | Nil processing fee - If sanction amount is up to qualifying loan amount as per respective PMAY scheme i.e EWS/LIG- Rs.6 Lakh, MIG I-Rs.9 Lakh and MIG II- Rs.12 Lakh | | |
| | 75% of the applicable processing fees for cases with sanction above qualifying loan amount for the amount in excess of the qualifying amount | | |
| Loan Against Property (LAP) | Particulars | Card PF | |
| | All Loan Amounts | 0.50%-1.00% of the loan amount subject to minimum of Rs.10,000 | |
| | Inward Balance Transfer cases (All Loan amounts) | 0.50% of the loan amount subject to minimum of Rs 10,000 | |
| | Minimum fee at time of login | Rs. 10,000 plus applicable taxes to be collected at the time of log-in and the remaining amount to be collected before disbursement. | |
| | LAP OD renewal charges | 0.25% of the sanctioned amount | |
| LAP-Interest Saver | Particulars | Card PF | |
| | All Loan Amounts | 0.50%-1.00% of the loan amount subject to minimum of Rs.10,000 | |
| | Inward Balance Transfer cases (All Loan amounts) | 0.50% of the loan amount subject to minimum of Rs 10,000 | |

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| | Minimum fee at time of login | Rs. 10,000 plus applicable taxes to be collected at the time of log-in and the remaining amount to be collected before disbursement. |
| Loan for Insurance Premium (LIP) | ➤ NIL | |
| Reverse Mortgage Loan (RML) | ➤ 0.50% of the loan amount | |
| Legal & Technical Charges for Home Loan and Loan Against Property (All Variants) - Plus taxes | | |
| Property location | Legal | Technical |
| Metro & Urban | Rs. 2500 | Rs. 2500 |
| Semi Urban & Rural | Rs. 2500 | Rs. 2500 |
| Interest Rate Conversion Charges - Plus taxes | | |
| Home Loan (including variants) , Loan against Property (including variants), Education loan (including variants)- Customers having floating rate of Interest linked to BR/BPLR/MCLR to applicable Rate of Interest linked to RLLR | Account | Administrative Cost |
| | All individual floating rate accounts | Rs. 5000 |
| | Non- Individual accounts | 0.25% of the outstanding amount |
| Fixed Rate Home Loans to Floating Rate Home Loans (on expiry of the fixed period of 3/10 years) | On expiry of the fixed period of 3/10 years, no conversion charges would be applicable. | |
| Home Loan to Home Loan Interest Saver and vice versa Loan against Property to Loan against Property Interest Saver and vice versa | 0.50% of outstanding loan amount | |
| Floating rate Home Loans to Fixed Rate Home Loans and vice-versa | | |

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| Property Inspection charges for immovable properties - Plus taxes | | |
| <ul style="list-style-type: none"> • Single Property – Charges to be collected in all cases • Multiple Properties - If the loan is granted on more than one property and the distance from the processing RAC/sourcing branch exceeds 5 km, then the charges needs to be collected for each property. If the distance from the processing RAC/sourcing branch is less than 5 km, then the property inspection charges should be collected only once. | | |
| Home Loan and its variants | Only upfront inspection charges to be recovered at the time of sanction of loan as per extant rates. Charges will not be recovered thereafter. | |
| | New Sanctions | |
| | Up to Rs.35 Lakh | Rs.750 |

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| | Above Rs.35 Lakh to Rs.75 Lakh | Rs.1500 |
| | Above Rs.75 Lakh | Rs.2500 |
| Loan Against Property and its variants | Only upfront inspection charges to be recovered at the time of sanction of loan as per extant rates. Charges will not be recovered thereafter. | |
| | New sanctions | |
| | Rs.1500 | |
| | Rs.2500 | |
| | Rs.5000 | |

| Document Retrieval Charges - Plus taxes | |
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| Natural Amortization - Rs.1000 | |
| Foreclosure BT/ other closure - Rs.2500 | |

| Partial Property Release/Property Swapping Charges - Plus taxes | |
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| # Property Swapping Charges | Rs.25,000* |
| # Partial release of property | Rs.10,000 |

Subject to extant product norms

*** Charges for Documentation will be recovered separately.**

| Charges for LAP - Overdraft accounts Plus taxes | |
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| Charges for NEFT / RTGS through Mobile and Branch Channel, IMPS through Net Banking/Mobile banking | As per extant norms. |

2. Education Loan, Auto Loan and Personal Loan

2 (a) EDUCATION LOAN (All variants)

Processing Fees - Plus taxes

All the variants except Education Loan scheme for 'other Management Quota students'

- For studies in India : NIL
- For studies abroad: Processing fee of 1% of the loan amount subject to a maximum of Rs. 5000/- plus applicable taxes to be collected for studies abroad and refunded at the time of disbursement in the form of pay order/ direct credit to SB account of the borrower if and when availed by the borrower.

Other Management Quota students

1.00% of the loan amount applied plus applicable taxes subject to minimum of Rs.1000/- plus applicable taxes.

Vidyalakshmi Portal Fees for all variants of Education Loan: Rs. 100/- plus applicable taxes.

Part Payment Charges

All the variants except Education Loan scheme for 'other Management Quota students'

- Part payment Charge: Nil
- Part payment allowed anytime during repayment of the disbursed amount.

Other Management Quota students

- Part payment Charge: Nil
- Maximum number of part payments allowed in a year is four. Minimum amt. to be at least Rs.25000/-. In no case should the total amount of prepayment in a year exceed 25% of the loan outstanding at the beginning of the year.

Foreclosure Charges

All the variants of Education loan

- Foreclosure charge: Nil
- Foreclosure allowed anytime during repayment of the disbursed amount.

Penal Interest charges

All the variants except Education Loan scheme for 'other Management Quota students'

- For cases with sanction amount upto Rs. 4 Lakh: NIL
- For cases with sanction amount above Rs. 4 lakh: 2% p.a. on the overdue amount and overdue period.

Other Management Quota students (For all cases)

2% p. a. on the overdue amount and overdue period.

Charges for change of institution - Plus taxes

- Processing Fee of Rs. 2,500/- to be collected (No reduction/ waiver for the same).

Charges for Change in security or Guarantee - Plus taxes

- A fee of Rs. 2,500/- to be collected (No reduction/ waiver for the same) along with the application for any change in security/ guarantee after disbursement of loan.

2 (b) AUTO LOAN

| Processing Fees for all variants - Plus taxes | |
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| Card Rate PF | Rs.2500/- |
| <ul style="list-style-type: none"> ➤ Processing fee to be collected at the time of sanction of the proposal. ➤ In case of change in dealer/Vehicle after sanction of Loan, additional amount of Rs. 1,000/- plus applicable taxes to be collected prior to disbursement. | |
| Part Payment/ Fore Closure Charges for Fixed rate Loan | |
| <ul style="list-style-type: none"> ➤ Within six months from disbursement or by way of Balance Transfer: - 1% of the outstanding loan amount + applicable taxes. ➤ After six months of disbursement from own source:- NIL ➤ Maximum part payment amount allowed is 10% of the outstanding loan amount subject to minimum amount of Rs. 25,000/-. ➤ Part payment allowed maximum 3 times in a year, with minimum interval of 90 days. | |
| Part Payment Charges for Floating rate Loan: | |
| <ul style="list-style-type: none"> ➤ Within six months from disbursement: - 1% of the outstanding loan amount + applicable taxes. ➤ After six months of disbursement from own source:- NIL ➤ Maximum part payment amount allowed is 10% of the outstanding loan amount subject to minimum amount of Rs. 25,000/-. ➤ Part payment allowed maximum 3 times in a year, with minimum interval of 90 days. | |
| Foreclosure Charges for Floating rate Loan: | |
| <ul style="list-style-type: none"> ➤ For Loan to Individuals: NIL ➤ For Loan to Non individuals: <ol style="list-style-type: none"> Within six months from disbursement or by way of Balance Transfer: 1% of the outstanding loan amount + applicable taxes. After six months of disbursement from own source: NIL | |
| Penal Interest charges | |
| <ul style="list-style-type: none"> ➤ 2% per annum for the overdue amount and overdue period. | |

2 (c) PERSONAL LOAN

| Processing Fee - Plus taxes | |
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| <ul style="list-style-type: none"> ➤ Personal Loan ➤ Salary Account with in-built overdraft facility: ➤ Overdraft facility to IDBI Bank Pensioners | <ul style="list-style-type: none"> : 1 % of the loan amount subject to minimum Rs.2500 NIL, Document charges to be borne by the customer (At actual) : NIL, Document charges to be borne by the customer (At actual) |

Part Payment/ Fore Closure Charges - Plus taxes

a) Foreclosure:

Personal Loan:

- Within Twelve months from disbursement date: 2% of the outstanding loan amount
- Between 12 months to 24 months from disbursement date: 1% of the outstanding loan amount
- After 24 months: Nil

Salary Account with In-built Overdraft facility: Nil

Overdraft Facility to IDBI Bank Pensioners: Nil

b) Part payment:

Personal Loan:

- Within six months from disbursement: 2% of the outstanding loan amount
- After six months of disbursement : NIL
- Maximum part payment amount allowed is 10% of the outstanding loan amount subject to minimum of Rs. 10,000/-.
- Part payment allowed maximum 3 times in a year with minimum interval of 90 days.

Penal Interest charges on Overdue amount for delayed period for all variants of Personal loan

4% per annum on the overdue amount and overdue period

3. Other Charges common for all Structured Retail Asset Loans *(plus applicable taxes)*

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| • Copy of Property Documents | RS. 225/- |
| • Document Retrieval Charges | RS. 2000/- per instance |
| • Foreclosure Letter Issuance | RS. 500/- per instance |
| • Swapping of PDCs/ECS or change of repayment mode to PDC or ECS | RS. 575/- |
| Default in payment of EMI or Interest or Principal by way of Cheque / ECS/ Standing Instruction or any other permitted payment mode, on due date, due to reasons within the control of the borrower, such as financial reasons, viz.:- <ul style="list-style-type: none"> • Funds insufficient • Exceed arrangement • Refer to drawer • Not arranged for • Full cover not received • Effects not cleared, etc. | RS. 300/- |

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| • Duplicate Statement Charge | RS. 115/- |
| • Re issuance of PO/DD | RS. 115/- |
| • Duplicate Certificate / Interest Paid Certificate | RS. 150/- |
| • Copy of credit information obtained from CIBIL | RS. 50/- |
| • Non collection of Original Documents after 30 days from the date of loan closure | RS. 1000/- |
| CERSAI Registration Charges - Plus taxes | |
| • For loan amount up to Rs 5 Lakh | • RS. 100/- |
| • For loan amount above Rs 5 Lakh. | • RS. 200/- |

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