

**Schedule of Charges (SOC) - Structured Retail Asset Products**

*Applicable to all new and existing customers*

**1. Home Loan and Loan Against Property**

<b>Foreclosure Charges</b>	
<b><u>Floating rate Home Loans &amp; Loan Against Property</u></b>	
Home Loan and Loan Against Property sanctioned to individuals	NIL pre-payment/foreclosure charges
Home Loans and Loan Against Property sanctioned to non individuals either as applicant / co-applicant.	<p><b>a)</b> For cases sanctioned on and after 28 January 2015: - 2% on the outstanding loan amount plus applicable taxes.</p> <p><b>b)</b> For cases sanctioned prior to 28 January 2015: - As per Sanction Letter and Loan Document Terms.</p>
<b><u>Fixed Rate Home Loans &amp; Loan Against Property</u></b>	
<b>a)</b> If Own Funds (Bank reserves the right to call upon any document considered necessary)	
- Within 6 Months from Final Disbursement	<p><b>a)</b> For cases sanctioned on and after 28 January 2015: - 2% on the outstanding loan amount plus applicable taxes.</p> <p><b>b)</b> For cases sanctioned prior to 28 January 2015: - As per Sanction Letter and Loan Document Terms.</p>
- After 6 Months from Final Disbursement	NIL pre-payment/foreclosure charges
<b>b)</b> If Balance Transfer	<p><b>a)</b> For cases sanctioned on and after 28 January 2015: - 2% on the outstanding loan amount plus applicable taxes.</p> <p><b>b)</b> For cases sanctioned prior to 28 January 2015: - As per Sanction Letter and Loan Document Terms.</p>
<b>Foreclosure Terms &amp; Conditions</b>	
• 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.

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

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

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

<ul style="list-style-type: none"> <li>Maximum Number of times</li> </ul>	Four times in a financial year.
<ul style="list-style-type: none"> <li>Maximum Amount</li> </ul>	Maximum part payment during the Financial year can be up to 30% of the sanctioned amount
<ul style="list-style-type: none"> <li>Minimum Amount</li> </ul>	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		SENP	
		Card PF	Min PF	Card PF	Min PF
<b>Home Loan (HL) Plain vanilla and Rural/Semi-urban Housing Loan</b>	Up to Rs.35 Lakh	5,000	3,500	7,500	6,000
	Above Rs.35 Lakh to Rs.75 Lakh	7,500	6,000	10,000	8,500
	Above Rs.75 Lakh to Rs.125 Lakh	13,500	10,000	16,000	13,000
	Above Rs.125 Lakh	13,500	10,000	20,000	20,000

	For Inward BT or inward BT + top up (where both the files are logged in simultaneously) irrespective of the amount	Nil			
<b>Home Loan Interest Saver/ IDBI Neev &amp; Neev 2.0</b>	<b>Loan Amount</b>	<b>Salaried &amp; SEP</b>		<b>SENP</b>	
		<b>Card PF</b>	<b>Min PF</b>	<b>Card PF</b>	<b>Min PF</b>
	Up to Rs.35 Lakh	6,000	4,000	8,500	7,000
	Above Rs.35 Lakh to Rs.75 Lakh	8,500	7,000	11,000	9,500
	Above Rs.75 Lakh to Rs.125 Lakh	14,500	13,000	18,000	15,000
	Above Rs.125 Lakh	14,500	13,000	22,000	20,000
	For Inward BT or inward BT + top up (where both the files are logged in simultaneously) irrespective of the amount	Nil			
<b>Pradhan Mantri Awaas Yojana (PMAY)</b>	<b>Nil processing fee</b> - 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				
<b>Loan Against Property (LAP)</b>	<b>Particulars</b>	<b>Card Rates PF</b>		<b>Minimum PF</b>	
	<b>DSA/DST sourced cases</b>	1.00% of the loan amount subject to minimum of Rs.10,000		0.50% of the loan amount subject to minimum of Rs.10,000	
	<b>Branch/RAC sourced cases</b>	0.50% of the loan amount subject to minimum of Rs.10,000		0.25% of the loan amount subject to minimum of Rs.10,000	
	<b>Inward Balance Transfer cases</b> (All Loan amounts) irrespective of sourcing channel	0.50% of the loan amount subject to minimum of Rs 10,000		0.25% of the loan amount subject to minimum of Rs 10,000	
	<b>Minimum fee at time of login</b>	Rs. 10,000 plus applicable taxes to be collected at the time of log-in and the remaining amount to be collected before disbursement.		Rs. 10,000 plus applicable taxes to be collected at the time of log-in and the remaining amount to be collected before disbursement.	
	<b>LAP OD renewal charges</b>	0.25% of the sanctioned amount		0.25% of the sanctioned amount	

	Particulars	Card PF	Minimum PF
<b>LAP-Interest Saver</b>	<b>DSA/DST sourced cases</b>	1.00% of the loan amount subject to minimum of Rs 10,000	0.60% of the loan amount subject to minimum of Rs 10,000
	<b>Branch/RAC sourced cases</b>	0.50% of the loan amount subject to minimum of Rs 10,000	0.35% of the loan amount subject to minimum of Rs 10,000
	<b>Inward Balance Transfer cases</b> (All Loan amounts) irrespective of sourcing channel	0.50% of the loan amount subject to minimum of Rs 10,000	0.35% of the loan amount subject to minimum of Rs 10,000
	<b>Minimum fee at time of login</b>	Rs. 10,000 plus applicable taxes to be collected at the time of log-in and the remaining amount to be collected before disbursement.	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 ( <b>LIP</b> )	➤ NIL		
Reverse Mortgage Loan ( <b>RML</b> )	➤ 0.50% of the loan amount plus applicable tax, for cases sourced by Branch/RAC.		
<b>Legal &amp; Technical Charges for Home Loan and Loan Against Property (All Variants) - Plus taxes</b>			
<b>Property location</b>	<b>Legal</b>	<b>Technical</b>	
Metro & Urban	Rs. 2500	Rs. 2500	
Semi Urban & Rural	Rs. 2500	Rs. 2500	
<b>Interest Rate Conversion Charges - Plus taxes</b>			
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			

**Property Inspection charges for immovable properties - Plus taxes**

- **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.

<b>Home Loan and its variants</b>	Only upfront inspection charges to be recovered at the time of sanction of loan as per extant rates. Charges will not be recovered thereafter.	
	<b>New Sanctions</b>	
	Up to Rs.35 Lakh	Rs.750
	Above Rs.35 Lakh to Rs.75 Lakh	Rs.1500
	Above Rs.75 Lakh	Rs.2500
<b>Loan Against Property and its variants</b>	Only upfront inspection charges to be recovered at the time of sanction of loan as per extant rates. Charges will not be recovered thereafter.	
	<b>New sanctions</b>	
		Rs.1500
		Rs.2500
		Rs.5000

**Document Retrieval Charges - Plus taxes**

Natural Amortization - Rs.1000

Foreclosure BT/ other closure - Rs.2500

**Partial Property Release/Property Swapping Charges - Plus taxes**

# 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.**

<b>Charges for LAP - Overdraft accounts Plus taxes</b>		
<b>NEFT</b>	Through branch channel and Net Banking	
	Slab	Charges/transaction
	Up to INR 10,000	RS. 2.5
	Above RS. 10,000 - to RS. 1 LAKH	RS. 5
	Above RS. 1 LAKH to RS. 2 LAKH	RS. 15
	Above RS. 2 LAKH	RS. 25
<b>Charges for LAP - Overdraft accounts- Plus taxes</b>		
<b>RTGS</b>	From branch channel	
	Slab (RS.)	Charges (RS.)
	Time varying Tariff (TVT)	
	<b>09.00 Hours-12.00 Hours</b>	
	RS. 2 Lakh to RS. 5 Lakh	25
	Above RS. 5 Lakh	50
	<b>After 12.00 Hours to 15:30 Hours</b>	
	RS. 2 Lakh to RS. 5 Lakh	26
	Above RS. 5 Lakh	51
	<b>After 15.30 Hours to 17:30 Hours</b>	
	RS. 2 Lakh to RS. 5 Lakh	30
	Above RS. 5 Lakh	55
	Through Net Banking	
	Slab (RS.)	Charges (RS.)
2,00,000-5,00,000	25	
Above 5,00,000	50	
<b>IRCTC ticket booking</b>	<b><u>RS. 10/-</u></b>	
<b>IMPS through Net Banking, Mobile and Branch Channel</b>	<b>Amount</b>	<b>Charges (RS.)</b>
	Up to RS. 1000	Nil
	1,001 to RS. 1,00,000	5
	Greater than RS. 1,00,000	15

## 2. Education Loan, Auto Loan and Personal Loan

### 2 (a) EDUCATION LOAN (All variants)

<b>Processing Fees - Plus taxes</b>
<p><b>All the variants except Education Loan scheme for 'other Management Quota students'</b></p> <ul style="list-style-type: none"><li>➤ For studies in India : NIL</li><li>➤ 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.</li></ul> <p><b>Other Management Quota students</b></p> <p>1.00% of the loan amount applied plus applicable taxes subject to minimum of Rs.1000/- plus applicable taxes.</p> <p>Vidyalakshmi Portal Fees for all variants of Education Loan: Rs. 100/- plus applicable taxes.</p>
<b>Part Payment/ Fore Closure Charges</b>
<p><b>All the variants except Education Loan scheme for 'other Management Quota students'</b></p> <ul style="list-style-type: none"><li>➤ Nil</li><li>➤ Allowed anytime during repayment of the disbursed amount without prepayment / foreclosure charges.</li></ul> <p><b>Other Management Quota students</b></p> <ul style="list-style-type: none"><li>➤ NIL</li><li>➤ 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.</li></ul>
<b>Penal Interest charges</b>
<ul style="list-style-type: none"><li>➤ <b>All the variants except Education Loan scheme for 'other Management Quota students'</b><ul style="list-style-type: none"><li>- For cases with sanction amount upto Rs. 4 Lakh: NIL</li><li>- For cases with sanction amount above Rs. 4 lakh: 2% p.a. on the overdue amount and overdue period.</li></ul></li><li>➤ <b>Other Management Quota students (For all cases)</b><ul style="list-style-type: none"><li>2% p. a. on the overdue amount and overdue period.</li></ul></li></ul>
<b>Charges for change of institution - Plus taxes</b>
<ul style="list-style-type: none"><li>➤ Processing Fee of Rs. 2,500/- to be collected (No reduction/ waiver for the same).</li></ul>
<b>Charges for Change in security or Guarantee - Plus taxes</b>
<ul style="list-style-type: none"><li>➤ 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.</li></ul>

**2 (b) AUTO LOAN**

<b>Processing Fees for all variants - Plus taxes</b>	
<b>Card Rate PF</b>	<b>Minimum PF</b>
Rs.2500	Rs.1500
<ul style="list-style-type: none"> <li>➤ Processing fee to be collected at the time of sanction of the proposal.</li> <li>➤ 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.</li> </ul>	
<b>Part Payment/ Fore Closure Charges for Fixed rate Loan</b>	
<ul style="list-style-type: none"> <li>➤ Within six months from disbursement or by way of Balance Transfer: - 1% of the outstanding loan amount + applicable taxes.</li> <li>➤ After six months of disbursement from own source:- NIL</li> <li>➤ Maximum part payment amount allowed is 10% of the outstanding loan amount subject to minimum amount of Rs. 25,000/-.</li> <li>➤ Part payment allowed maximum 3 times in a year, with minimum interval of 90 days.</li> </ul>	
<b>Part Payment Charges for Floating rate Loan:</b>	
<ul style="list-style-type: none"> <li>➤ Within six months from disbursement: - 1% of the outstanding loan amount + applicable taxes.</li> <li>➤ After six months of disbursement from own source:- NIL</li> <li>➤ Maximum part payment amount allowed is 10% of the outstanding loan amount subject to minimum amount of Rs. 25,000/-.</li> <li>➤ Part payment allowed maximum 3 times in a year, with minimum interval of 90 days.</li> </ul>	
<b>Foreclosure Charges for Floating rate Loan:</b>	
<ul style="list-style-type: none"> <li>➤ For Loan to Individuals: NIL</li> <li>➤ For Loan to Non individuals:               <ul style="list-style-type: none"> <li>a) Within six months from disbursement or by way of Balance Transfer: 1% of the outstanding loan amount + applicable taxes.</li> <li>b) After six months of disbursement from own source: NIL</li> </ul> </li> </ul>	
<b>Penal Interest charges</b>	
<ul style="list-style-type: none"> <li>➤ 2% per annum for the overdue amount and overdue period.</li> </ul>	

**2 (c) PERSONAL LOAN (All variants)**

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



**Part Payment/ Fore Closure Charges - Plus taxes**

**a) Foreclosure**

- 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

**b) Part payment:**

- 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**

4% per annum on the overdue amount and overdue period

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

• 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"> <li>• Funds insufficient</li> <li>• Exceed arrangement</li> <li>• Refer to drawer</li> <li>• Not arranged for</li> <li>• Full cover not received</li> <li>• Effects not cleared, etc.</li> </ul>	RS. 300/-
• 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/-
<b>CERSAI Registration Charges - Plus taxes</b>	
• For loan amount up to Rs 5 Lakh	• RS. 100/-
• For loan amount above Rs 5 Lakh.	• RS. 200/-

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