

Schedule of Charges (SOC) - Structured Retail Asset Products
w.e.f. 17/08/2024

1. Home Loan and Loan Against Property

Foreclosure Charges - Plus taxes	
<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	➤ 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	➤ 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
Part Payment Terms and Conditions : Home Loan and its Variants	
• Maximum Number of times	Not more than one prepayment in a month.
• Minimum Amount	INR 25,000/-
Part Payment Terms and Conditions : Loan against Property and its Variants	
• Maximum Number of times	Four times in a financial year.
• Maximum Amount	Maximum part payment during the Financial year can be up to 30% of the sanctioned amount
• Minimum Amount	INR 25,000/-
Apart from above any further part/ pre-payment in a Financial year is not allowed	
Penal Charges for default/delayed payment	
• 2% per annum on the overdue amount for the overdue period plus applicable taxes	

Processing & Administrative fees - Plus taxes

Product Category	Particulars		
Home Loan (HL) Plain vanilla and Rural/Semi-urban Housing Loan	Loan Amount	Salaried & SEP	SENP
		Card PF	Card PF
	Up to Rs.35 Lakh	5,000	6,000
	Above Rs.35 Lakh to Rs.75 Lakh	7,500	8,500
	Above Rs.75 Lakh to Rs.125 Lakh	13,500	14,500
	Above Rs.125 Lakh	13,500	15,000
	For Inward BT or inward BT + top up (where both the files are logged in simultaneously) irrespective of the amount	Nil	
	Minimum of Rs.2500/- plus taxes is applicable at the time of log-in and the remaining amount plus taxes to be paid before disbursement.		
Plot Loan for house construction	Loan Amount	Salaried & SEP	SENP
		Card PF	Card PF
	Up to Rs.35 Lakh	6,000	7,000
	Above Rs.35 Lakh to Rs.75 Lakh	8,500	9,500
	Above Rs.75 Lakh to Rs.125 Lakh	14,500	16,000
	Above Rs.125 Lakh	14,500	16,000
	For Inward BT	Nil	
	Minimum of Rs.3500/- plus taxes is applicable at the time of log-in and the remaining amount plus taxes to be paid before disbursement.		
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 taxes is applicable at the time of log-in and the remaining amount + taxes to be paid before disbursement.	
	LAP OD renewal charges	0.25% of the sanctioned amount	
Loan for Insurance Premium (LIP)	➤ NIL		
Legal & Technical Charges for Home Loan including Rural/Semi Urban Housing 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 Interest Saver to Home Loan Loan against Property Interest Saver to Loan against Property	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.

Home Loan and its variants including Rural/Semi Urban Housing Loan	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
	Above Rs.35 Lakh to Rs.75 Lakh	Rs.1500
	Above Rs.75 Lakh	Rs.2000
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	
	Up to Rs.50 Lakh	Rs.750 to Rs.1500
	Above Rs.50 Lakh and up to Rs.100 Lakh	Rs.1250 to Rs.2500
	Above Rs.100 Lakh	Rs.2500 to Rs.5000

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.**

Overdraft Facility (LAP, HL and LAS): NEFT/RTGS/IMPS and other charges - Plus taxes

NEFT Through branch channel and NET/Mobile Banking	Slab	Charges/ Transaction (Rs.)	
		Branch	Net/Mobile Banking
	Up to Rs 5000	Free	Free
	Above Rs. 5000 to Rs 10,000	2.00	3.00
	Above Rs. 10,000 - to Rs. 1 lakh	5.00	6.00
	Above Rs. 1 lakh to Rs. 2 lakh	15.00	12.00
	Above Rs. 2 lakh	25.00	12.00
RTGS Through branch channel and NET Banking	Slab	Charges/ Transaction (Rs.)	
		Branch	Net Banking
		Rs. 2 lakh to Rs. 5 lakh	24.50
	Above Rs. 5 lakh	49.50	30.00
IMPS through Net Banking, Mobile and Branch Channel	Slab		Charges (Rs.)
	Up to Rs. 1000		1
	Rs.1,001 to Rs.25,000		5
	Rs.25,001 to Rs.1 Lakh		10
	Above Rs.1 Lakh and upto Rs. 5 Lakh		15
Cash Deposit charges	Slab		Charges/ Transaction (Rs.)
	Up to Rs.3 Lakh		Rs.4.00/1000
	Above Rs.3 Lakh		Rs.5.00/1000
Cheque Book Issuance charges	Rs 5/ Leaf		
Omni Pay Issuance charges	Rs.1.10 / 1000/- Min Rs.53		
Other charges	Other charges as per latest SOC of FDOD		

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 including studies in premier institutions abroad.

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 Charges for default/delayed payment

➤ 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 plus applicable taxes

➤ Other Management Quota students (For all cases)

2% p. a. on the overdue amount and overdue period plus applicable taxes

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	
Card 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:<ul style="list-style-type: none">a) Within six months from disbursement or by way of Balance Transfer: 1% of the outstanding loan amount + applicable taxes.b) After six months of disbursement from own source: NIL	
Penal Charges for default/delayed payment	
<ul style="list-style-type: none">➤ 2% per annum for the overdue amount and overdue period plus applicable taxes	
Issue of NOC for duplicate RC Book	
<ul style="list-style-type: none">➤ Rs.500/- plus applicable taxes.	

2 (c) PERSONAL LOAN

Processing Fee - Plus taxes

- Personal Loan : 1 % of the loan amount subject to minimum Rs.2500
- Salary Account with in-built overdraft facility : NIL, Document charges to be borne by the customer (At actual)
- Overdraft facility to IDBI Bank Pensioners : 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: 3% 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:

- Within six months from disbursement : 3% 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 Charges for default/delayed payment for all variants of personal loan

2% per annum on the overdue amount and overdue period plus applicable taxes.

3. Loan against Securities

Processing Fee/Renewal Charges/Enhancement of limit - *Plus taxes*

- **Processing Fee** – Up to 0.50% of the Loan/Sanctioned credit limit. Minimum Rs. 1000/- (Nonrefundable).
- **Renewal Charges** – Rs.1000/-
- **Enhancement of limit** – 0.35% of sanctioned amount subject to minimum Rs.1000/-

Pre-payment Charges - *Plus taxes*

- Up to Rs. 1000/- in case the facility is taken over by another bank during the tenor of the loan. Loans prepaid from own sources will not attract prepayment penalty.

Penal Charges for default/delayed payment

- 2% p.a. on the overdue amount for the overdue period plus applicable taxes. This will be calculated on a daily product basis and levied on a monthly basis.

Other Charges related to LAS- *Plus taxes*

- **Dormant Account Penalty/Charges in case limit drops to Zero**
 - Rs.1000 per month where limits are nil in the month
- **Charges for realization of proceeds on maturity in respect of RBI Bonds**
 - Rs.100/- Per Certificate subject to a minimum of Rs. 250/- per request
- **Charges for realization of proceeds on maturity/redemption in respect of Fixed Maturity Plans (FMPs)**
 - Rs.500/- per instruction.
- **Charges for collection of Maturity Payment/Surrender/Survival Benefit payments in respect of Life insurance policies**
 - Rs.100/- per Policy.
- **NSC / KVP Maturity collection charges**
 - Rs. 100/- per certificate.
- **Sale of security in the event of default**
 - All brokerages, transaction charges and other levies as per actuals

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

• Digital Documentation Charges	Rs.100/-
• Copy of Property Documents	RS. 225/-
• Foreclosure Letter Issuance	RS. 500/- per instance
• Document Retrieval Charges- Natural Amortization	NIL
• Document Retrieval Charges- Foreclosure, BT / other closure	Rs.2500/-
• Swapping of ECS/ACH or change of repayment mode to ECS/ACH	RS. 575/-
Default in payment of EMI or Interest or Principal by way of Cheque / ECS/ACH/ 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. • Account blocked/ Frozen/Dormant/closed /Inactive or transferred. • Mandate Cancelled. • Account reached maximum debit limit set on account by Bank. • KYC document pending. • Payment stopped by drawer. 	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/-
• Charges for Switching from Floating ROI to Fixed ROI with respect to EMI based Floating Interest rate Loans	0.50% of the outstanding loan amount subject to maximum Rs.100000/-plus taxes
CERSAI Registration Charges - Plus taxes	
• For loan amount up to Rs 5 Lakh	RS. 100/-
• For loan amount above Rs 5 Lakh.	RS. 200/-

Terms for Foreclosure and Collection of original Documents

Subsequent EMI after foreclosure

- 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 (ACH/ECS) towards next month's installment.
- If the EMI is still recovered, the same will be refunded.
- Please note IDBI Bank Ltd will not bear the cost of stop payment or cheque bounce charges levied by your Bank.

Collection of original documents after realization of closure payment

- After full repayment/settlement of the loan account, borrower/s may collect original property documents within a period of 30 days from the RAC/Branch where the loan was serviced or from any other RAC/Branch of the Bank where the documents can be made available as per his/her/their preference upon a specific request at the time making the repayment.
- Applicant/s Or any other person duly authorized by the Applicant/s. Such authorized person should submit authorization letter from the Applicant/s and identity documents while collecting the original documents.

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