

Schedule of Charges (SOC) – Structured Retail Asset Products applicable to all existing and new customers

1. Home Loan and Loan Against Property

Foreclosure Charges	
<u>Floating rate Home Loans & Loan Against Property</u>	
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>a) For cases sanctioned on and after 28 January 2015: - 2% on the outstanding loan amount plus applicable taxes.</p> <p>b) For cases sanctioned prior to 28 January 2015: - As per Sanction Letter and Loan Document Terms.</p>
<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	<p>a) For cases sanctioned on and after 28 January 2015: - 2% on the outstanding loan amount plus applicable taxes.</p> <p>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) If Balance Transfer	<p>a) For cases sanctioned on and after 28 January 2015: - 2% on the outstanding loan amount plus applicable taxes.</p> <p>b) For cases sanctioned prior to 28 January 2015: - As per Sanction Letter and Loan Document Terms.</p>
<u>Foreclosure Terms & Conditions</u>	
• 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"> 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

<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

<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

Product Category	Particulars		
	Loan Amount	Salaried & SEP	SENP
Home Loan (HL) and its variants Including Scheme For Financing Rural/Semi-urban Housing	Up to Rs.35 Lakh	Rs.2500 plus taxes	Rs.5000 plus taxes
	Above Rs.35 Lakh to Rs.75 Lakh	Rs.5000 plus taxes	Rs.7500 plus taxes
	Above Rs.75 Lakh to Rs.125 Lakh	Rs.10000 plus taxes	Rs.10000 plus taxes
	Above Rs.125 Lakh	Rs.10000 plus taxes	Rs.15000 plus taxes
	For Inward BT or inward BT + top up (where both the files are logged in simultaneously) irrespective of the amount & PMAY proposals		Nil

Loan Against Property (LAP)	<p>For PSL Cases:</p> <ul style="list-style-type: none"> ➤ Up to Rs.50 lakh : Rs.10,000 + applicable taxes ➤ <u>Above Rs. 50 lakh :</u> <ul style="list-style-type: none"> -DSA/DST sourced cases: 0.50% + applicable taxes -Branch/RAC sourced cases: 0.25% + applicable taxes <p>For Non PSL Cases: 0.50% of the Loan amount subject to minimum Rs.10,000 + Applicable Taxes</p> <p>For Inward Balance Transfer cases irrespective of being PSL and Non PSL: 0.25% of the loan amount subject to minimum Rs.10000 + applicable taxes.</p> <p>Rs. 10,000 plus applicable taxes to be collected at the time of log-in and the remaining amount plus applicable taxes to be collected before disbursement.</p>	
Loan for Insurance Premium (LIP)	➤ NIL	
Reverse Mortgage Loan (RML)	➤ 0.50% of the loan amount plus applicable tax, for cases sourced by Branch/RAC.	
<u>Legal & Technical Charges for Home Loan and Loan Against Property (All Variants)</u>		
Property location	Legal	Technical
Metro & Urban	Rs. 2500 plus applicable taxes	Rs. 1500 plus applicable taxes
Semi Urban & Rural	Rs. 1500 plus applicable taxes	Rs. 1000 plus applicable taxes
Interest Rate Conversion Charges		
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 MCLR	Account	Administrative Cost
	All individual floating rate accounts	Rs. 5000 plus taxes
	Non- Individual accounts	0.25% of the outstanding amount plus taxes
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 plus applicable taxes.	
Floating rate Home Loans to Fixed Rate Home Loans and vice-versa		

Property Inspection charges for immovable properties

Home Loan and its variants	<p>New sanctions : Fees to be collected before disbursement and every 3 years thereafter :</p> <ul style="list-style-type: none"> ❖ Up to Rs. 30 lakhs : Rs. 500 plus applicable taxes ❖ Above Rs.30 lakhs to Rs. 75 lakhs : Rs. 1000 plus applicable taxes ❖ Above Rs. 75 lakhs : Rs. 1500 plus applicable taxes <p>Existing customers: Rs. 600 plus applicable taxes upfront and every 3 years thereafter Note: <u>Property inspection to be done mandatorily once in every three years.</u></p>
Loan Against Property and its variants	<p>New sanction as well as existing customers (based on sanctioned amount) (Such fees to be collected upfront as well as once in every three years):</p> <ul style="list-style-type: none"> ❖ Up to Rs. 50 lakhs : Rs. 1000 plus applicable taxes ❖ Above Rs. 50 lakhs and up to Rs. 100 lakhs : Rs. 1500 plus applicable taxes ❖ Above 100 lakhs: Rs. 3000 plus applicable taxes <p>Note: <u>Property inspection to be done mandatorily once in every three years.</u></p>

<u>Charges for LAP - Overdraft accounts</u>		
NEFT	Through branch channel and Net Banking	
	Slab	Charges/transaction
	Up to INR 10,000	INR 2.5
	Above INR 10,000 - to INR 1 LAC	INR 5
	Above INR 1 LAC to INR 2 LAC	INR 15
Above INR 2 LAC	INR 25	
<u>Charges for LAP - Overdraft accounts</u>		

RTGS	From branch channel	
	Slab (INR)	Charges (INR)
	Time varying Tariff (TVT)	
	09.00 Hours-12.00 Hours	
	INR 2 Lac to INR 5 lac	25
	Above INR 5 lac	50
	After 12.00 Hours to 15:30 Hours	
	INR 2 lac to INR 5 lac	26
	Above INR 5 lac	51
	After 15.30 Hours to 17:30 Hours	
	INR 2 lac to INR 5 lac	30
	Above INR 5 lac	55
	Through Net Banking	
	Slab (INR)	Charges (INR)
2,00,000-5,00,000	25	
Above 5,00,000	50	
IRCTC ticket booking	INR 10/-	
IMPS through Net Banking, Mobile and Branch Channel	Amount	Charges (INR)
	Up to INR 1000	Nil
	1,001 to INR 1,00,000	5
	Greater than INR 1,00,000	15

2. Education Loan, Auto Loan and Personal Loan

2 (a) EDUCATION LOAN (All variants)

Processing Fees
<p>All the variants except Education Loan scheme for 'other Management Quota students'</p> <ul style="list-style-type: none"> ➤ 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. <p>Other Management Quota students 1.00% of the loan amount applied plus applicable taxes subject to minimum of Rs.1000/- plus applicable taxes.</p>

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

Part Payment/ Fore Closure Charges

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

- Nil
- Allowed anytime during repayment of the disbursed amount without prepayment / foreclosure charges.

Other Management Quota students

- 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.

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

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

Charges for Change in security or Guarantee

- A fee of Rs. 2,500/- plus applicable taxes 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

- Rs.1,000/- plus applicable taxes per file 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

- 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:

- 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:

- For Loan to Individuals: NIL
- For Loan to Non individuals:
 - 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 Interest charges

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

2 (c) PERSONAL LOAN (All variants)

Processing Fee

- Personal Loan : 1 % of the loan amount + applicable taxes.
- 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

a) Prepayment / Foreclosure

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

b) Part payment:

- Within six months from disbursement: 2% of the outstanding loan amount + applicable taxes.
- 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	INR 225/-
• Document Retrieval Charges	INR 2000/- per instance
• Foreclosure Letter Issuance	INR 500/- per instance
• Swapping of PDCs/ECS or change of repayment mode to PDC or ECS	INR 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. 	INR 300/-
• Duplicate Statement Charge	INR 115/-
• Re issuance of PO/DD	INR 115/-
• Duplicate Certificate / Interest Paid Certificate	INR 150/-
• Copy of credit information obtained from CIBIL	INR 50/-
• Non collection of Original Documents after 30 days from the date of loan closure	INR 1000/-
CERSAI Registration Charges	
• For loan amount up to Rs 5 Lakh	• INR 100/- plus applicable GST.
• For loan amount above Rs 5 Lakh.	• INR 200/- plus applicable GST.

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