Schedule of Charges (SOC) – Auto Loan and its variants
w.e.f. 01/10/2026

1. ***Processing fees for all variants –*** *Plus applicable taxes*

Card PF	Rs.2500/-
➢ 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.	

2. Part Payment/ Fore Closure Charges for Auto Loan and its Variants (Fixed Rate of Interest)

➢ Within 24 months from disbursement or by way of Balance Transfer	➢ 3% of the of the amount paid + applicable taxes.
➢ After 24 months	➢ Nil

3. Part Payment/ Fore Closure Charges for Auto Loan and its Variants (Floating Rate of Interest)

Part Payment Charges for Floating rate Loan
Loans sanctioned up to December 31, 2025 • For Loan to Individuals: NIL ➢ Part Payment allowed multiple times subject to minimum part payment amount of Rs.25, 000/- • For Loan to Non- Individuals: ➢ Within six months from disbursement: - 1% of the outstanding loan amount +applicable taxes. ➢ After six months of disbursement from own source: - NIL ➢ Part Payment allowed multiple times subject to minimum part payment amount of Rs.25, 000/- Loans sanctioned on or after January 01, 2026 • For Loan to Individuals: NIL ➢ Part Payment allowed multiple times subject to minimum part payment amount of Rs.25, 000/- • For Loan to Non-individuals ➢ Within six months from disbursement: 5% of the amount prepaid plus applicable taxes. ➢ After six months of disbursement: - NIL Part-Payment Charges. ➢ Part Payment allowed multiple times subject to minimum part payment amount of Rs.25, 000/-

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

#No charges shall be levied where Pre-payment/Foreclosure is initiated by IDBI Bank Ltd.

* No Prepayment/foreclosure charges to be collected in case of closure of accounts due to demise of the borrower (Applicable for both Fixed and Floating loan)

4. Penal Charges for default/delayed payment:

➢ 8% per annum on the overdue amount for the overdue period.

5. Issue of NOC for duplicate RC Book- *plus applicable taxes.*

➢ Rs.500/-

6. **Other Charges -** *plus applicable taxes.*

Particulars	Charges
➢ Digital Documentation Charges	Rs.100/-
➢ Copy of Property Documents (wherever applicable)	Rs.500/-
➢ Document Retrieval Charges	NIL
➢ Swapping of ECS/ACH or change of repayment mode to ECS/ACH/ One Bank to another Bank	Rs.300/-
➢ 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.:- ➢ Funds insufficient ➢ Exceed arrangement ➢ Refer to drawer ➢ Not arranged for ➢ Full cover not received ➢ Effects not cleared.	Rs.500/-

Particulars	Charges
➢ 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.	
➢ Duplicate Statement Charge	Upto 1 year Rs 100 & Above 1 year Rs 300/-
➢ Re issuance of PO/DD	Rs 115/-
➢ Duplicate Certificate / Interest Paid Certificate	Rs.100/-
➢ Copy of credit information Report	Rs. 50/-
➢ Non-collection of Original Documents	Rs.1000/- per calendar month, after 2 calendar months from date of closure of all loans/facilities linked to the collateral subject to maximum of Rs.5000.
➢ Interest Rate Conversion Charges	Floating rate to Fixed Rate of Interest 0.50% of the outstanding loan amount, subject to maximum Rs.50000/-
CERSAI Registration Charges *(wherever applicable)-plus applicable taxes.*	
For loan amount up to Rs 5 Lakh	RS. 100/-
For loan amount above Rs 5 Lakh.	RS. 200/-

7. Property Inspection charges where collateral is obtained (wherever applicable) - *plus applicable taxes.*

Rural/Semi Urban Locations	Rs.750 (per property)
Other Locations	Rs.1500 (per property)

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.

8. New charges applicable for cases disbursed on or after October 01,2026

Particulars	Charges plus applicable Taxes (Wherever applicable)
a) Non Compliance of Material Terms and Conditions	2% p.a. on the outstanding amount subject to maximum of Rs.5000/- pm subject to maximum of Rs.50000/- till the Material Terms and conditions are complied.
b) Penal Charges for Non-Submission of the Pending documents after 30 days from the due date. The overdue charge will be applied in the next month if documents aren't submitted after 30 days of document getting due.	Pending documents: Rs.500/-p.m. Total charges for non-submission of all Post Disbursement Documents (PDDs) in any loan account, will not exceed Rs. 50,000/-
c) Non availability of Auto Debit Mandate (Viz: ACH/ECS/NACH/etc.) Charge will commence from the end of the month following the month of disbursement and also for non-availability of mandate any time during the life cycle of the loan.	Rs.500/- p.m. per loan account
d) Issuance of Legal Notice in SMA (Special Mention Account)	Other Notices (U/s 25) - Rs.1500/- Notice U/S 138 of NI Act - Rs.1000/-
e) Charges for Duplicate No Due Certificate	Rs. 250/-

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