

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

1. Processing fees – plus applicable 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.75 Lakh	10,000	11,000
	Above Rs.75 Lakh	15,000	17,500
	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.75 Lakh	11,000	12,000
	Above Rs.75 Lakh	16,000	18,500
	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 for Insurance Premium (LIP)	➤ NIL		

2. Legal & Technical Charges for Home Loan including Rural/Semi Urban Housing Loan (All Variants) – plus applicable taxes

Property location	Legal	Technical
Non Approved Project Facility (Non APF)		
All Location	Rs. 3500 (Per property)	Residential: Rs. 2500, Other: Rs.5000 (Per property)
APF Projects where APF number is available		
All Location	NIL	NIL

3. Property Inspection charges for immovable properties - plus applicable taxes

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 for that loan account	
	New Sanctions	
	Rural/Semi Urban Locations	Rs.750 (per property)
	Other Locations	Rs.1500 (per property)

4. Penal Charges for default/delayed payment

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

5. Partial Property Release/Property Swapping Charges – plus applicable taxes

# Property Swapping Charges and Partial release of property	Rs. 5000/- plus Legal & Valuation Charges and Property Visit Charges / Per property involved to be collected as per SOC
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Subject to extant product norms

6. Overdraft Facility under Home Loan (e.g. Ultra Saver) : NEFT/RTGS/IMPS and other charges – plus applicable 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	15.00
	Above Rs. 5 lakh	49.50	30.00
IMPS through Net Banking, Mobile and Branch Channel			
	Slab	Charges (Rs.)	
	Up to Rs. 1000	0	
	Rs.1,001 to Rs.100,000/-	5	
	Above Rs.100,000/-	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(Link: https://www.idbi.bank.in/service-charges.aspx).		

7. Interest Rate Conversion Charges – plus applicable taxes

	Account	Administrative Cost
Floating rate of Interest linked to BR/BPLR/MCLR to applicable Rate of Interest linked to RLLR	All individual floating rate accounts	Rs. 5000
	Non- Individual accounts	0.25% of the outstanding amount, subject to maximum Rs.50000/- + taxes
Fixed Rate Home Loans to Floating rate Home Loans prior to expiry of applicable fixed period	0.50% of the outstanding amount, subject to maximum Rs.50000/-	
Floating rate Home Loans to Fixed Rate Home Loans	0.50% of the outstanding loan amount, subject to maximum Rs.50000/-	

8. Product Variant Conversion Charges- plus applicable taxes

Home Loan Interest Saver to Home Loan	0.50% of Outstanding loan amount subject to maximum Rs.50000/-.
Home Loan to Home Loan Ultra Saver and vice versa:	0.50% of Outstanding loan amount, subject to maximum Rs.50000/-.

9. Part Payment Terms and Conditions

a) Floating rate Home Loans

• Maximum Number of times	• No restrictions for maximum number of part payments
• Minimum Amount	• No restrictions on minimum amount

b) Fixed Rate Home Loans

• Maximum Number of times	• Not more than one part payment in a month
• Minimum Amount	• Rs.25000/-

10. **Foreclosure Charges** - *plus applicable taxes*

a) **Floating rate Home Loans**

Home Loans to individuals	NIL pre-payment/foreclosure charges
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b) **Fixed Rate Home Loans-** *plus applicable taxes*

i. 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
ii. If Balance Transfer	
	2% on the outstanding loan amount

#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)

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

• Digital Documentation Charges	Rs.100/-
• Copy of Property Documents	Rs.500/-
• Document Retrieval Charges	NIL
• Swapping of ECS/ACH or change of repayment mode to ECS/ACH	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. ➤ Account blocked/ Frozen/Dormant/closed /Inactive or transferred. ➤ Mandate Cancelled. ➤ Account reached maximum debit limit set on account by Bank.	Rs.500/-

➤ 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/-
CERSAI Registration Charges - plus applicable 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.

12. 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)	<u>Registered title documents (in case of immovable property):</u> Rs.5000 p.m. <u>Other Pending documents:</u> 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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