

Schedule of Charges (SOC) – Loan against Securities
w.e.f. 01/10/2026

1. Processing Fee/Renewal Charges/Enhancement of limit - plus applicable 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/-

2. Penal Charges for default/delayed payment

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

3. Overdraft Facility (LAS) : 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)	

4. Dormant Account Penalty/Charges in case limit drops to Zero- plus applicable taxes

- Rs.1000 per month where limits are nil in the month

5. Charges for realization of proceeds on maturity in respect of RBI Bonds - plus applicable taxes

- Rs.100/- Per Certificate subject to a minimum of Rs. 250/- per request

6. Charges for realization of proceeds on maturity/redemption in respect of Fixed Maturity Plans (FMPs)- plus applicable taxes

- Rs.500/- per instruction

7. Charges for collection of Maturity Payment/Surrender/Survival Benefit payments in respect of Life insurance policies-plus applicable taxes

- Rs.100/- per Policy

8. NSC / KVP Maturity collection charges- plus applicable taxes

- Rs. 100/- per certificate

9. Sale of security in the event of default- plus applicable taxes

- All brokerages, transaction charges and other levies as per actuals

10. Pre-payment/Foreclosure Charges - plus applicable 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.

11. Other Charges (plus applicable taxes)

• Digital Documentation Charges	Rs.100/-
• 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. ➤ KYC document pending. ➤ Payment stopped by drawer.	Rs.500/-
• 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/-

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

Particulars	Charges Plus applicable Taxes
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) 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/-
c) Charges for Duplicate No Due Certificate	Rs. 250/-

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