Schedule of Charges (SOC) – Mortgage Loan & its Variants

w.e.f. 01/10/2026

1. Processing fees - *plus applicable taxes*

Product Category	Particulars	
Mortgage Loans (ML) (Including all variants)	**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 plus taxes to be paid before disbursement.
	ML OD renewal charges	0.25% of the sanctioned amount
Loan for Insurance Premium **(LIP)**	➢ NIL	

2. Legal & Technical Charges for Mortgage Loan (All Variants) – *plus applicable taxes*

Property location	Legal	Technical
All Location	Rs. 3500 (Per property)	Residential: Rs. 2500 & Other: Rs.5000 (per property)

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

Mortgage Loans 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 for that loan account	
	New sanctions	
	Rural/Semi Urban Locations	Rs.1000 (Per Property)
	Other Locations	Rs. 2000 (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 Inspection Charges / Per property involved to be collected as per SOC

 # Subject to extant product norms

6. Overdraft Facility (ML): NEFT/RTGS/IMPS and other charges - *plus applicable taxes*

	Slab	Charges/ Transaction (Rs.)	
		Branch	**Net/Mobile Banking**
NEFT Through branch channel and 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

	Slab	Charges/ Transaction (Rs.)	
		Branch	**Net Banking**
RTGS Through branch channel and NET Banking	Rs. 2 lakh to Rs. 5 lakh	24.50	15.00
	Above Rs. 5 lakh	49.50	30.00

<table>
<tr><td>IMPS through Net Banking, Mobile and Branch Channel</td><td>
<table>
<tr><th>Slab</th><th>Charges (Rs.)</th></tr>
<tr><td>Up to Rs. 1000</td><td>0</td></tr>
<tr><td>Rs.1,001 to Rs.100,000</td><td>5</td></tr>
<tr><td>Above Rs. 100,000</td><td>15</td></tr>
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<tr><td>Cash Deposit charges</td><td>
<table>
<tr><th>Slab</th><th>Charges/ Transaction (Rs.)</th></tr>
<tr><td>Up to Rs.3 Lakh</td><td>Rs.4.00/1000</td></tr>
<tr><td>Above Rs.3 Lakh</td><td>Rs.5.00/1000</td></tr>
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<tr><td>Cheque Book Issuance charges</td><td>Rs 5/ Leaf</td></tr>
<tr><td>Omni Pay Issuance charges</td><td>Rs.1.10 / 1000/- Min Rs.53</td></tr>
<tr><td>Other charges</td><td>Other charges as per latest SOC of FDOD (Link: https://www.idbi.bank.in/service-charges.aspx)</td></tr>
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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/- + applicable taxes
Fixed Rate Mortgage Loans to Floating rate Mortgage Loans prior to expiry of applicable fixed period	0.50% of Outstanding loan amount, subject to maximum Rs.50000/-.	
Floating Rate Mortgage Loans to Fixed Rate Mortgage Loans	0.50% of Outstanding loan amount, subject to maximum Rs.50000/-.	

8. **Product Variant Conversion Charges-** *plus applicable taxes*

Mortgage Loan Interest Saver to Mortgage Loan	0.50% of outstanding loan amount subject to maximum Rs. 50000/-

9. Part Payment Terms and Conditions

• Maximum Number of times	• No restrictions for maximum number of part payments
• Minimum Amount	• No restrictions on minimum amount
• Maximum Amount	**For MSEs** ➢ No part-payment charges to be levied to Micro & Small Enterprises (MSEs) on fixed rate loans up to ₹50 lakh. ➢ No part payment charges to be levied to Micro & Small Enterprises (MSEs) on floating rate loans irrespective of Loan amount. **For Individuals(business purpose)** ➢ No part payment charges to be levied (Loans sanctioned on or after January 01, 2026) ➢ 3% on the outstanding loan amount for loans sanctioned on or before December 31,2025 **For Individuals(other than business purpose)** ➢ NIL **Other Borrower** ➢ Maximum part payment during the Financial year can be up to 30% of the sanctioned amount.

10. Foreclosure Charges- *plus applicable taxes*

a) Floating rate Mortgage Loans- *plus applicable taxes*

Mortgage Loans to individuals for non-business purpose	NIL pre-payment/foreclosure charges
Mortgage Loans to individuals for business purpose	➢ 3% on the outstanding loan amount for loans sanctioned on or before December 31,2025 ➢ NIL pre-payment/foreclosure charges (Loans sanctioned on or after January 01, 2026)
Mortgage Loans sanctioned to non-individuals either as applicant or co-applicant	**For MSEs** ➢ No prepayment charges to be levied to Micro & Small Enterprises (MSEs) **Other Borrower** ➢ 3% on the outstanding loan amount

b) **Fixed Rate Mortgage 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	**For MSEs** ➢ No prepayment charges to be levied to Micro & Small Enterprises (MSEs) on fixed rate loans sanctioned up to ₹50 lakh. **Other Borrower** ➢ 2% on the outstanding loan amount
- After 6 Months from Final Disbursement	NIL pre-payment/foreclosure charges
ii. If Balance Transfer	**For MSEs** ➢ No prepayment charges to be levied to Micro & Small Enterprises (MSEs) on fixed rate loans up to ₹50 lakh. **Other Borrower** ➢ 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.	Rs.500/-

➢ 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/-
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.

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)	Registered title documents (in case of immovable property): Rs.5000 p.m. Other 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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