# Schedule of Charges (SOC) – Personal Loan and its variants

**w.e.f. 01/10/2026**

## 1. Processing fees – *Plus applicable taxes*

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| 1.00 % of the loan amount subject to minimum Rs.2500/- |

## 2. Penal Charges for default/delayed payment

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

## 3. Pre-payment (Part/ Fore Closure) Charges - *Plus applicable taxes*

- Within Twelve months from disbursement: 5% of the amount paid
- Between 12 months to 24 months from disbursement : 3% of the amount paid
- After 24 months: Nil

## 4. Other Charges - *Plus applicable taxes*

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| • Digital Documentation Charges | Rs.100/- |
| • 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.:-<br>• Funds insufficient<br>• Exceed arrangement<br>• Refer to drawer<br>• Not arranged for<br>• Full cover not received<br>• Effects not cleared.<br>• Account blocked/ Frozen/Dormant/closed /Inactive or transferred. | Rs 500/- |

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| • Mandate Cancelled.<br>• Account reached maximum debit limit set on account by Bank.<br>• KYC document pending.<br>• Payment stopped by drawer. | |
| • Duplicate Statement Charge | Up to 1 year ₹ 100/-<br>Above 1 year ₹ 300/- |
| • Re issuance of PO/DD | RS. 115/- |
| • Duplicate Certificate / Interest Paid Certificate | Rs.100/- |
| • Copy of credit information report | RS. 50/- |
| **Terms for Foreclosure** -Subsequent EMI after foreclosure | |
| • If foreclosure is realized after the 20th of the month, next EMI will hit for clearing.<br>• In such case customer needs to instruct his/her Bank to make a stop payment (ACH/ECS) towards next month's installment.<br>• If the EMI is still recovered, the same will be refunded.<br>• Please note IDBI Bank Ltd will not bear the cost of stop payment or cheque bounce charges levied by your Bank. | |

## 5. 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) 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 |
| c) Issuance of Legal Notice in SMA ( Special Mention Account) | Other Notices (U/s 25) - Rs.1500/-<br>Notice U/S 138 of NI Act - Rs.1000/- |
| d) Charges for Duplicate No Due Certificate | Rs. 250/- |

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