

### Schedule of Charges - Home Loans / Mortgage Loans

IDBI Bank Schedule of Service Charges and Terms & Conditions (w.e.f. 01/01/2012) applicable to all existing and new customers.

<b>Foreclosure Charges</b>	
<b><u>Floating Rate Housing Loans:</u></b>	
No pre-payment/foreclosure charges are applicable.	
<b><u>Mortgage Loans and Fixed Rate Housing Loans</u></b>	
<ul style="list-style-type: none"> <li><b>If Own Funds</b> (Bank reserves the right to call upon any document considered necessary)</li> </ul>	
- Within 6 Months from Final Disbursement	2% / 3% / As Per Sanction terms
- After 6 Months from Final Disbursement	NIL
<ul style="list-style-type: none"> <li><b>If Balance Transfer</b></li> </ul>	2% / 3% / As Per Sanction terms
<b>Foreclosure Terms &amp; Conditions</b>	
<ul style="list-style-type: none"> <li>Time for Original Document retrieval after realization of closure payment</li> </ul>	15 working days
<ul style="list-style-type: none"> <li>Collection of original documents.</li> </ul>	Only by Applicant <b>OR</b> Co-Applicant/s <b>OR</b> POA holder (with appropriate clause for collection of original documents)
<ul style="list-style-type: none"> <li>Next EMI</li> </ul>	If foreclosure is realized after the 20th of the month, your next EMI will hit for clearing. We request you to instruct your Bank to make a stop payment (ECS/PDC) for your next month's installment. If the EMI is recovered after closure of your Loan account the same will be refunded back to you. Please note IDBI Bank Ltd will not bear the cost of stop payment or cheque bounce charges levied by your Bank.
<b>Part Payment Terms and Conditions</b>	
<ul style="list-style-type: none"> <li>Maximum Number of times</li> </ul>	4 times in a Financial Year
<ul style="list-style-type: none"> <li>Minimum Amount</li> </ul>	INR 50,000/-
<b>Processing Fees</b>	
<ul style="list-style-type: none"> <li>Home Loan / Reverse Mortgage Loan/Commercial Property Purchases</li> </ul>	1%of loan amount (Rs 2500 to be collected at login and balance at the time of sanction )
<ul style="list-style-type: none"> <li>Loan Against Property/ Loan Against Property-overdraft / Loan Against Rent Receivables / Plot Lap / Home Loan Interest Saver</li> </ul>	1.5%of loan amount (Rs 10,000 or 0.5 % of the loan amount whichever is lower, to be collected at login and balance at the time of sanction )

<b>Other Charges (Inclusive of ST+ES)</b>	
• Copy of Property Documents	INR 225/-
• Swapping of PDCs/ECS or change of repayment mode to PDC or ECS	INR 575/-
• Cheque Return/ ECS Return Charges Due to financial Reasons as under: <ul style="list-style-type: none"> <li>• Funds insufficient</li> <li>• Exceed arrangement</li> <li>• Refer to drawer</li> <li>• Not arranged For</li> <li>• Full cover not received</li> <li>• Effects not cleared</li> </ul>	INR 300/-
• Duplicate Statement Charge	INR 115/-
• Re issuance of PO/DD	INR 115/-
• Duplicate Certificate / Interest Paid Certificate	INR 150/-
• Copy of credit information obtained from CIBIL	INR 50/-
• Penal Interest charges on Overdue amount for delayed period	5% Per Annum

<b>Review of Interest Rate in Fixed cases</b>	
• Review of setting of interest rate (For 3 Or 5 Yrs as applicable)	The interest rate will be reviewed on the 10th of the same month at the end of 3/5 years from the date of the first disbursement released under the facility.

<b>Review of Fixed to Floating cases</b>
At the end of fixed period of 3/5 years, the rates will be automatically converted into Floating Rate i.e. prevailing Base Rate (BR) plus applicable spread for the floating rack rate at the time of sanction. For this one time conversion from Fixed to Floating rate there will be no conversion charge, payable by the borrower.

<b>Review of Interest Rate in Floating cases</b>	
• Interest Rate is linked to the BR / BPLR	BPLR / BR will be reviewed from time to time as per the discretion of the Bank.