

# Personal Loan

IDBI Schedule of Service Charges (w. e. f. April 1, 2006).

Processing Fees	
Description	% of Loan Amount
All products / All Tier	2.25%

  

Documentation Fees	
Loan amount	Documentation Fees
UPTO 1 LACS LOAN AMOUNT	INR 850/-
>1 AND <=2 LACS LOAN AMOUNT	INR 1100/-
>2 AND <=3 LACS OF LOAN AMOUNT	INR 1400/-
>3 LACS LOAN AMOUNT	INR 1650/-

  

Insurance Charges	
Loan Amount	Insurance Charges
UPTO 1 LACS LOAN AMOUNT	INR 285/-
>1 AND <2 LACS LOAN AMOUNT	INR 575/-
>=2 AND < 3 LACS OF LOAN AMOUNT	INR 875/-
>=3 LACS < 5 LACS OF LOAN AMOUNT	INR 1125/-
>=5 LACS < 7.5 LACS OF LOAN AMOUNT	INR 1495/-
>=7.5LACS <= 10 LACS OF LOAN AMOUNT	INR 1995/-

  

Preclosures Interest	
Repayment Temor	% of Loan Outstanding
Before 6 months	6%
7 to 12 Months	4%
More than 12 Months	3%
Staff Loans	1%

  

Particulars of Other Charges	Charges
Swapping of PDCs	INR 575/-
Cheque Return Charges	INR 300/-
Duplicate Statement Charges	INR 115/-
Reissuance Of PO/ DD	INR 115/-
Duplicate Certificate / Interest Paid Certificate	INR 150/-
Service Tax	As applicable

Aao Sochein Bada!



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