

Revision of Penal Charges

SR #	Product Name	Current Penal Charges	Revised Charges effective 1st July 2026																		
1	Personal Loan	2% per month of the unpaid EMI or ₹300 whichever is higher	1% per month of the unpaid EMI or ₹300 whichever is higher																		
2	Home Loan																				
3	Loan Against Property																				
4	Car Loan																				
5	Commercial Vehicle & Commercial Equipment																				
6	Business Loan																				
7	Tractor loan																				
8	Rural Micro Enterprise Loan																				
9	Micro Business Loans																				
10	Two-Wheeler Loan																				
11	Consumer Durable Loan																				
12	Gold Loan	2% per month of the unpaid EMI or ₹300 whichever is higher	<p>Before Loan Maturity:</p> <table border="1"> <thead> <tr> <th>Overdue EMI Amount</th> <th>Penal Charges (Per Month)</th> </tr> </thead> <tbody> <tr> <td>< 1000</td> <td>100</td> </tr> <tr> <td>1000 – 1500</td> <td>250</td> </tr> <tr> <td>1500 – 3500</td> <td>500</td> </tr> <tr> <td>3500-10000</td> <td>750</td> </tr> <tr> <td>10000-20000</td> <td>1000</td> </tr> <tr> <td>20000-30000</td> <td>1500</td> </tr> <tr> <td>30000-60000</td> <td>2000</td> </tr> <tr> <td>60000+</td> <td>2500</td> </tr> </tbody> </table> <p>After Loan Maturity</p> <p>1% per month of the unpaid EMI or ₹300 whichever is higher</p>	Overdue EMI Amount	Penal Charges (Per Month)	< 1000	100	1000 – 1500	250	1500 – 3500	500	3500-10000	750	10000-20000	1000	20000-30000	1500	30000-60000	2000	60000+	2500
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13	Education Loan	2% per month of the unpaid EMI or ₹300 whichever is higher	<p>During the Moratorium Period:</p> <table border="1"> <thead> <tr> <th>Overdue EMI Amount</th> <th>Penal Charges (Per Month)</th> </tr> </thead> <tbody> <tr> <td>< 1000</td> <td>100</td> </tr> <tr> <td>1000 – 1500</td> <td>250</td> </tr> <tr> <td>1500 – 3500</td> <td>500</td> </tr> <tr> <td>3500-10000</td> <td>750</td> </tr> <tr> <td>10000-20000</td> <td>1000</td> </tr> <tr> <td>20000-30000</td> <td>1500</td> </tr> <tr> <td>30000-60000</td> <td>2000</td> </tr> <tr> <td>60000+</td> <td>2500</td> </tr> </tbody> </table> <p>After the Moratorium Period Ends:</p> <p>1% per month of the unpaid EMI or ₹300 whichever is higher</p>	Overdue EMI Amount	Penal Charges (Per Month)	< 1000	100	1000 – 1500	250	1500 – 3500	500	3500-10000	750	10000-20000	1000	20000-30000	1500	30000-60000	2000	60000+	2500
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The above Schedule of Charges is subject to be revised from time to time by the Bank, as will be updated on the official website of the Bank.

Always You First,
IDFC FIRST Bank

IDFC FIRST Bank Limited

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