(ii) IDBI BANK Powerkidz Savings Account (February 01,2023) Schedule of Facilities Charges are Exclusive of GST Scheme Code - RSCHD Minor of Any Age - Account to be opened jointly with guardian Account Eligibility Rs. 500/- in Savings Account or MAB Requirement (Monthly Average Balance) Minimum AOA should be equivalent to required MAB amount RD of minimum monthly Installment of Rs. 500/-Domestic Debit Ca rd * (Any one of the following cards can be availed) Issuance Fee (Personalised Debit Card) Rs.150/-Classic Debit Card (Annual Fee-2nd Year onwards) Rs. 220/-PowerKidz Debit Card (Annual Fee-2nd Year onwards)* Re PIN Generation Rs. 50 for Lost/Forgotten PIN IDBI Bank ATM Financial Transaction First 5 Transactions free in all cities, thereafter Rs.21 per transaction Free IDBI Bank ATM Non Financial Transaction 3 transactions (both Financial & Non-Financial) Free at 6 Metro locations viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru & Hyderabad, 5 transactions (both Financial & Non-Financial) Free per month at all other locations, thereafter Other Bank ATM(w.e.f. May 01, 2025) Non Financial - Rs 9 per transaction Financial - Rs 23 per transaction Transactions declined due to insufficient Balance at IDBI Bank ATM / other Rs. 20 per Instance Bank ATMs / International ATM Powerkidz Debit Card: ATM Cash Withdrawal Limit / POS Limit/E-Commerce Rs 2,000/- (Per Day) Classic Debit Card: ATM Cash Withdrawal Limit / POS Limit Rs 25,000/- (Per Day) Rs 50,000/- (Per Day) Classic Debit Card:E-Commerce (online)Transcations Classic Debit Card:Contact Less card Transcations limit Rs 10,000/- (Per Day) Domestic Validity: - If a Customer opts for Domestic Validity Card, a Debit Card with magnetic stripe will be issued which can be used only in India for ATM, POS & E-com transactions. For all domestic POS transactions, PIN will be prompted to complete the transaction I wish to Avail a Classic Debit Card I wish to avail following special features(Please tick* I wish ot Avail a PwoerKidz Debit Card Common Service Charges Cheque Book 1st Yr of Account opening 20 Cheque Leaves Free All Subsequent Years 20 Cheque Leaves Free Personalised Multicity /Local cheque book Rs. 5 per cheque Leave above Free Limit Account statements Weekly Daily Quarterly Statement Rs.100/- per statement plus courier charges - Physical from Branch Rs.100/- per statement plus courier charges Free By Post/Courier - By e-mail Rs.5/ Free Upto 1 Year - Rs. 100/-; Above 1 Year - Rs. 300/-Duplicate Statement at the branch Rs. 25/- per Occasion Duplicate Statement through Alternate Channel Post/Courier - Upto 1 Yr - Rs. 100/-; Above 1 Yr - Rs.300/xclusive Kids Passbook Duplicate Passbook Rs. 100/-Miscellaneous Once in a Year (For IT Return Purpose) - Free nterest Certificate Duplicate/ Additional - Rs. 100 (Per Instance) Balance/Signature or Photo verification certificate/Banker's report Rs. 100/- (Per Instance) oreign inward remittance certificate As per Trade Finance guidelines Rs. 50/- (Per Instance) Standing instructions Actual Mailing charges Overseas mailing Rs.150/- per Item Above 1 yr & less than 2 yr Old Record (Subject to Availability) Rs.100/- per add.Yr,subject to Max of Rs. 750/-2 years and thereafter, Rs. 150/- per Instance Copy of Original of Cheque/Draft (paid by the Bank) 1st occasion (after account opening) Free Addition/Deletion of Names in Accounts/Nominations/Change in Operational Beyond 1st occasion, for every Addition/Deletion of Name/change in Rs. 100/nstructions Nomination/Operational Instructions Rs. 500/- per Request Allowing operations through power of Attorney/Mandate Rs. 300/- per Instance (Exempted - change due to death of existing signatory Change of Authorised Signatory in Accounts Rs.150 per Instance ssue of Duplicate Confirmation Of Deposit(COD) Remittances Upto Rs. 5000/ Above Rs.5000/- - Rs. 10000 Rs.50/-Demand Drafts (Branch/Non Branch Location)/ Payorder Rs.3 per thousand Above Rs.10000 (Min:Rs50,Max:Rs10000) Payable at Par utilisation Free As per Trade Finance guidelines oreign currency demand drafts / international money orders DD/ payorder cancellation (Domestic) Rs. 100/-As per Trade Finance Guidelines DD/ payorder cancellation (Foreign Currency) Upto Rs.5000 Free Above Rs.5,000 - Rs. 10000/- per Transaction Rs. 2/ Above Rs. 10000/- - Rs. 1 Lac Above Rs. 1 Lac - Rs. 2 Lac NEFT (Through Branch Channel) Rs. 5/ Rs. 15/ Above Rs. 2 lac Rs. 25/ NEET (Through Net /Mobile Banking) Rs.2 Lac - Rs.5 Lac Rs. 24.50 RTGS (Through Branch Channel) Above Rs. 5 Lacs Rs. 49.50 Rs.2 Lac - Rs.5 Lac Rs. 15 RTGS(Through Net /Mobile Banking) Above Rs. 5 Lacs Rs. 30 Upto Rs. 1000/- per Transaction Above Rs. 1000/- - Rs.25000 Rs.1/-Rs.5/-Above Rs.25,000--Rs.1 Lakh Rs.10/-IMPS (Through Net Banking, Mobile Banking and Branch Channel) Above Rs.1 lakh- Rs.5lakh Rs.15/-Above 5 lac Not allowed

| Any Branch Banking | | | |
|---|---|-------------------------------|---------------------------------|
| Customer Induced Debit Transactions through Branch channel | 30 transactions Free per month. Above free limit Rs.15/- per debit transactions | | |
| Any branch cheque deposits and account to account transfers | Free | | |
| | Metro/Urban - 5 Txn Free/Month Semi-Urban -5 Txn Free/Month Rural -5 Txn Free/Month | | |
| Cash deposits (Home & Non Home Branch) | Charges beyond free limit - Rs.3.00/- per 1000 (Min Rs.25& Max Rs.10,000) | | |
| Cash withdrawal (Home & Non Home Branch) | Upto 3 transactions p.m is free,thereafter Rs.100/- per transcations | | |
| The services allows you to operate your account from any IDBI bank branch across India.Cash withdrawal by self in Non home branch is allowed upto Rs.50,000 per day only. Non Home Branch Third party cash deposit is allowed to the maximum of Rs 50,000/- per day per account.Third Party cash withdrawal not allowed from Non Home Branch Cheque transaction charges | | | |
| | Local - Free | | |
| | Outstation | | Charge / Instrument |
| Cheque collections (Branch/Non branch locations) | Upto Rs. 5000/- | | Rs. 25/- |
| | Upto Rs. 10,000/- | | Rs. 50/- |
| | Rs. 10,001/ Rs. 1,00,000/- | | Rs. 100/- |
| | Rs. 1,00,001 and above | | Rs. 250/- |
| Speed Clearing outside CTS Grid (Service charges for Speed Clearing within the | Upto Rs. 1,00,000/- | | Nil |
| CTS grid jurisdiction is waived) | Above Rs. 1,00,000/- | | Rs. 150/- |
| Foreign currency cheque collection | As per Trade Finance guidelines | | |
| Cheque stop payment instructions -Branch/Net Banking/Mobile Banking/IVRS | | | |
| Per Cheque Leaf | Rs. 100 | | |
| Per Range of Cheque Leaves | Rs. 500/-(Max) | | |
| Territarige or orioque Ecuves | Alternate Channel Banking | | |
| SMS Alerts | Rs.0.25 per SMS(OTP and Promotional SMS will be excluded) | | |
| SIVIS AIERIS | For Debit Card holders Rs.100/- | | |
| INET Banking Password (Through Branch Channel) | For Non-Debit Card holders | | Free for first time |
| | subsequent Password | | Rs.50/- |
| Online VICA Cond Descritores (First IDDI Destroyed it and assured) | Rs. 5/- per transaction | | RS.50/- |
| Online VISA Card Remittance (Excl. IDBI Bank credit card payment) Rs. 5/- per transaction Other Charges | | | |
| | | | |
| ECS/NACH/ACS returned | Slab (Rs.) | | |
| Financial reasons | Upto Rs.25 lakh Rs.500 per instance | | |
| 1 | Above Rs.25 lakh Rs.700 per instance | | |
| Technical reasons Free | | | |
| Financial reasons | Slab(Rs.) | Upto 2nd instance per quarter | Beyond 2nd instance per quarter |
| | Up to Rs.10,000 | Rs.500 | Rs.500 |
| | Above Rs.10000 - Rs.25 lac | Rs.500 | Rs.750 |
| | Beyond Rs.25 lac | Rs.1000 | Rs.1500 |
| Cheque deposited and returned | | | |
| | Upto Rs.1 lac | | Rs.150/- |
| Local / Oustation cheque | Beyond Rs.1 lac | | Rs.250/- |
| Cheque return charges shall be levied only in cases where the customer is at faultand is responsible for such returns. Indicative list available at the Branch). | | | |
| Standing Instruction Rejection/Failure | Rs. 225 per instance) | | |
| Charges for collection of paper based instrument other than regular cheque | Rs.10/1000(Min Rs.100/-, Max Rs.1000/-) | | |
| Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval) | | | |
| Per occasion (A) | Rs.115 | | |
| Interest (B) | 19.75% | | |
| Account Closure | | | |
| Account closed within 30 days from the opening of the account | Nil | | |
| Accounts closed within 31 days to three years | Rs.500/- | | |
| ccounts closed after 3 years Nil | | | |
| # Reckoned from the date of issuance of card | | | |
| Special Feature # | | | |
| Personal Accidental Insurance cover(Discontinued w.e.f June 01, 2025) Free Insurance of Rs.2 lakh on accidental death of guardian, operating account on behalf of Minor. The free accidental cover offered to customers will be withdrawn on Primary Account Holder attaning Major Status as per bank records. | | | |

- Either one of the Debit Cards to be issued in the name of the Minor. Kids Debit Card facility would be provided subject to submission of a indemnity in prescribed format by guardian.
- ** For availing Net Banking or Mobile Banking facility guardian shall submit a declaration in prescribed format.
 #1) The insurance cover would be activated after 60days from the date of account opening /activation/ scheme code change whichever is later.
- Insursance claim acceptance woulb be subject to fulfillment of Terms & Conditions & Clearance from Insurance Company.
 Free Insurance service may be withdrawan anytime without any prior notice to customers.
- The Savings Bank Account is essentially an account to build up savings and should be used to route transactions of only non-business/ non-commercial nature. It should not be used as a Current Account. If the Bank at any stage finds that the Savings Bank Account is being used either for the purpose for which it is not allowed or for the purpose of routing transactions which are dubious or undesirable, the Bank reserves the right to close such Savings Bank Account.
- 2. If there are no transactions in the account for a period of two years, the account will be treated as an inoperative account. The customer should thus transact on the account periodically, so that it does not ecome inoperative. In case there are no customer induced debit, credit and/or third party transactions in the account, it may be classified as inoperative. The service charges levied by the Bank and/or interest credited by the Bank would not be considered as customer induced transactions.
- 3. Satisfactory conduct of the account entails maintaining stipulated minimum quarterly average balance as well as sufficient balance to honour cheques issued to third parties. If there are high incidences to the contrary, the Bank reserves the right to close the account under intimation to the customer.
- 4. Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities.
- 5. As per RBI guidelines with respect to Savings Account, if customer defaults in maintenance of minimum balance/average balance as agreed between the bank and customer, the bank should notify the customer clearly by SMS or email or letter etc. that in the event of the minimum balance not being restored in the account within a month from the date of notice, penal charges will be applicable.
- 6. Any change of address should be immediately communicated in writing to the Bank.
- 7. Opening of the Saving Account tantamount to deemed acceptance of the aforesaid rule & regulations as well as the fact of being informed about the various service charges being levied by the Bank and the erms and conditions guiding related products and services.

Declaration: In case of Mode of Operation instruction as Either or survivor/Former or survivor/ Anyone or survivor, we jointly agree and authorize IDBI Bank Ltd. to pay the principle along with interest and permit premature withdrawals of the Sweep out fixed deposit on written instruction from any one of us, any day before the maturity.

we have read / understood the terms and condition as applicable to Account opening / Scheme Code upgrade or downgrade and other operational aspect. I / We understand that the terms and condition may be revised by the Bank from time to time. I /we shall also be responsible for regularly reviewing these terms, including the amendments that are posted on the website. I / we also agree to pay charges as per the Bank Policy. (P&T and swift charges applicable)

> Signature of first holder Signature of Second holder Signature of Third holder