

Schedule of Facilities			
Charges are Exclusive of GST			
Scheme Code - RSNEW / RSNRE* / RSNRO*			
<b>MAB (Monthly Average Balance)</b> as per Branch Categorization  Minimum AOA should be equivalent to required MAB amount	<b>MAB Requirement</b> Metro/Urban - Rs. 5,000/- or FFD Rs. 2,00,000/- Semi Urban - Rs. 2,500/- or FFD Rs. 1,00,000/- Rural - Rs. 500/- or FFD Rs. 50,000/- Rural FI - NIL	<b>RSNEW - Charges for Non-maintenance of MAB</b>  4% per month on the differential amount of MAB & Actual Avg Bal maintained	Min Rs. 100
			Min Rs. 50
			Min Rs. 20
			NA
<i>Grace Period granted - 1 month as per RBI guidelines to restored MAB</i>			
* Charges for Non-Maintenance of MAB not applicable incase of RSNRE & RSNRO			
Classic Debit Cum ATM Card			
Annual Fee (Second year onwards)*	Rs. 220/-		
One/additional add-on card per account (Second year onwards)*	Rs. 220/-		
Replacement of Lost/ Stolen card	Rs. 220/-		
Re PIN Generation	Rs. 50 for Lost/Forgotten PIN		
IDBI Bank ATM Non Financial / Financial Transaction	Free		
Other Bank ATM	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 Non Financial - Rs 8 per transaction Financial - Rs 20 per transaction		
International ATM	Non Financial - Rs 30 per transaction Financial- Rs 140 per transaction		
International Cash withdrawals declined due to insufficient Balance	Rs. 20 per Instance		
ATM Cash Withdrawal Limit	Rs 25,000/- (Per Day)		
POS Limit (Point of Sale)	Rs 25,000/- (Per Day)		
1) Card issued will be an Internationally valid card. However, based upon your consent, you can use your card for Domestic + International transactions or for Domestic transactions only. 2) For all domestic POS transactions, PIN will be prompted to complete the transaction.			
Common Service Charges			
Cheque Book			
Personalised Multicity /Local cheque book	1st Yr of Account opening	60 Cheque Leaves Free	
	All Subsequent Years	50 Cheque Leaves Free	
Rs. 3 per cheque leaf above Free Limit			
Account statements			
Statement	Daily	Weekly	Quarterly
- Physical from Branch	Rs.100/- per statement		
- By Post/Courier	Rs.100/- per statement plus courier charges		
- By e-mail	Rs.5/-	Rs.5/-	Free
Duplicate Statement at the branch	Upto 1 Year - Rs. 100/-; Above 1 Year - Rs. 300/-		
Duplicate Statement through Alternate Channel	Email - Rs. 25/- per Occasion Post/Courier - Upto 1 Yr - Rs. 100/-; Above 1 Yr - Rs.300/-		
Passbook			
Duplicate Passbook	Rs. 100/-		
Miscellaneous			
Interest Certificate	Once in a Year (For IT Return Purpose) - Free Duplicate/ Additional - Rs. 100 (Per Instance)		
Balance/Signature or Photo verification certificate/Banker's report	Rs. 100/- (Per Instance)		
Foreign inward remittance certificate	As per Trade Finance guidelines		
Standing instructions	Rs. 50/- (Per Instance)		
Overseas mailing	Actual Mailing charges		
Old Record (Subject to Availability)	Above 1 yr & less than 2 yr	Rs.150/- per Item	
	2 years and thereafter,	Rs.100/- per add.Yr,subject to Max of Rs. 750/-	
Copy of Original of Cheque/Draft (paid by the Bank)	Rs. 150/- per Instance		
Addition/Deletion of Names in Accounts/Nominations/Change in Operational Instructions	1st occasion (after account opening)		Free
	Beyond 1st occasion, for every Addition/Deletion of Name/change in Nomination/Operational Instructions		Rs. 100/-
Allowing operations through power of Attorney/Mandate	Rs. 500/- per Request		
Change of Authorised Signatory in Accounts	Rs. 300/- per Instance (Exempted - change due to death of existing signatory)		
Facility of Sweep/Linking of Accounts (Sweep Out Only)	Rs. 100/- per Instance		
Sweep out Trigger facility Charges	Rs. 5/- per Debit in Addition to the SI Charges		
Tax Payment Challan retrieval beyond 2 years for Net Banking Users	Rs.50 /- per request		
Remittances			
Demand Drafts (Branch/Non Branch Location)/ Payorder	Upto Rs. 5000/-	Rs.30	
	Above Rs.5000/- - Rs. 10000	Rs.50/-	
	Above Rs.10000	Rs.3 per thousand (Min:Rs50,Max:Rs10000)	
Payable at Par utilisation	Free		
Foreign currency demand drafts / international money orders	As per Trade Finance guidelines		
DD/ payorder cancellation (Domestic)	Rs. 100/-		
DD/ payorder cancellation (Foreign Currency)	As per Trade Finance Guidelines		
NEFT (Through Branch Channel)	Upto Rs. 10000/- per Transaction	Rs. 2.5/-	
	Above Rs. 10000/- - Rs. 1 Lac	Rs. 5/-	
	Above Rs. 1 Lac - Rs. 2 Lac	Rs. 15/-	
	Above Rs. 2 lac	Rs. 25/-	
NEFT (Through NET Banking)	Upto Rs. 10000/- per Transaction	Rs. 2.5/-	
	Above Rs. 10000/- - Rs. 1 Lac	Rs. 5/-	
	Above Rs. 1 Lac - Rs. 2 Lac	Rs. 15/-	
	Above Rs. 2 lac	Rs. 25/-	
RTGS (Through Branch Channel-TVT based charges)	09:00 Hrs - 12:00 Hours	Rs.2 Lac - Rs.5 Lac	Rs. 25/-
		Above Rs. 5 Lacs	Rs. 50/-
	After 12:00 Hrs to 15:30 Hrs	Rs.2 Lac - Rs.5 Lac	Rs. 26/-
		Above Rs. 5 Lacs	Rs. 51/-
After 15:30 Hrs to 17:30 Hrs	Rs.2 Lac - Rs.5 Lac	Rs. 30/-	
	Above Rs. 5 Lacs	Rs. 55/-	

RTGS (Through NET Banking)	Rs.2 Lac - Rs.5 Lac	Rs. 25/-	
	Above Rs. 5 Lacs	Rs. 50/-	
IMPS ( Through Net Banking , Mobile Banking and Branch Channel)	Upto Rs. 1000/- per Transaction	NIL	
	Above Rs. 1000/- - Rs. 1 Lac	Rs.5/-	
	Above Rs. 1 Lac	Rs.15/-	
<b>Any Branch Banking</b>			
Any branch cheque deposits and account to account transfers	Free		
Cash deposits (Home & Non Home Branch)	Metro/Urban - 5 Txn Free/Month	Semi-Urban - 7 Txn Free/Month	
	Rural - 10 Txn Free/Month		
	Charges beyond free limit - Rs.2.50/- per 1000 (Min Rs.25& Max Rs.10,000)		
Any Branch Cash withdrawal (By self only)	Free (upto Rs 50,000/- per day only)		
The services allows you to operate your account from any IDBI bank branch across India. Third party cash deposit is allowed to the maximum of Rs 50,000/- per day per account.			
<b>Cheque transaction charges</b>			
Cheque collections (Branch/Non branch locations)	Local - Free		
	Outstation	Charge / Instrument	
	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 CTS grid jurisdiction is waived)	Upto Rs. 1,00,000/-	Nil	
	Above Rs. 1,00,000/-	Rs. 150/-	
Foreign currency cheque collection	As per Trade Finance guidelines		
<b>Cheque stop payment instructions</b>			
Per Cheque Leaf	Rs. 50		
Per Range of Cheque Leaves	Rs. 100/-		
Cheque Stop payment requests through Net Banking - Free			
<b>Alternate Channel Banking</b>			
SMS Alerts	Rs.15/- per quarter		
INET Banking Password (Through Branch Channel)	For Debit Card holders	Rs.100/-	
	For Non-Debit Card holders	Free for first time	
	subsequent Password	Rs.50/-	
Online VISA Card Remittance (Excl.IDBI Bank credit card payment)	Rs. 5/- per transaction inclusive of Service Tax (Irrespective of transaction Amount)		
<b>Charges</b>			
<b>ECS returned</b>			
Financial reasons	Rs.500/-		
Technical reasons	Free		
<b>Cheque issued and returned</b>			
Financial reasons	<b>Slab(Rs.)</b>	<b>Upto 2nd instance per quarter</b>	<b>Beyond 2nd instance per quarter</b>
	Up to Rs.10,000	Rs.250	Rs.500
	Above Rs.10000 - Rs.25 lac	Rs.500	Rs.750
	Beyond Rs.25 lac	Rs.1000	Rs.1500
Technical reasons	Free		
<b>Cheque deposited and returned</b>			
Local / Outstation cheque	Upto Rs.1 lac		Rs.150/-
	Beyond Rs.1 lac		Rs.250/-
Cheque return charges shall be levied only in cases where the customer is at fault and is responsible for such returns. Indicative list available at the Branch).			
<b>Standing Instruction Rejection/Failure</b>	Rs. 225 per instance		
<b>Charges for collection of paper based instrument other than regular cheque</b>	Rs.10/1000( Min Rs.100/-, Max Rs.1000/-)		
<b>Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)</b>			
Per occasion (A)	Rs.115		
Interest (B)	19.75%		
Demand Drafts/ Pay Orders/ Omni Pay (Non IDBI Bank Account Holders)	Upto 25,000: Rs.70 Above Rs.25,000 upto Rs.49,999: Rs.2.50/1000		
<b>Account Closure</b>			
Within 14 Days	Nil		
Over 14 Days upto 6 Months	Rs. 100/-		
Over 6 Months upto 1 Year	Rs. 100/-		
Beyond 1 Year	Nil		
* Reckoned from the date of issuance of card			

- 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.
- Service Tax applicable on above charges will be additional.
- 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 become 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.
- Satisfactory conduct of the account entails maintaining stipulated monthly 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.
- 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.
- Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities.
- Any change of address should be immediately communicated in writing to the Bank.
- 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 terms 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.

I/ 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