

## Preferred Account (1st February, 2023)



## **Schedule of Facilities**

Charges Exclusive of Goods & Service tax.(GST applicable will be levied on all charges, and would be rounded-off to the next Rupee)

## SCHEME CODE: RSPRF,RSPFP,RSPST,RSPSO,RCPIC

Eligibility			
=			
Initial Funding	Rs.1 Lakh		
Balance Requirement	Monthly Average Balance (MAB) of Rs.1 Lakh in Preferred		
	Account <b>Or</b>		
	Total Relationship Value <sup>1</sup> (TRV) of <b>Rs.1 Lakh</b> across all		
	Savings and Current A/cs Or TRV of Rs.7.5 Lakhs across		
	all Savings & Current Accounts and Fixed Deposits		
Charges <sup>2</sup> for Non-maintenance of Balance (w.e.f	MAB < Rs.1.00 Lac - Rs.100 / Month		
November 1st, 2018)	Rs.50,000		
	MAB < Rs.50,000 - Rs.150 / Month		
	Rs.25,000		
	MAB < Rs.25,000 - 0 Rs.200 / Month		

- Your Total Relationship Value is derived from a combination of balances maintained across your various Savings, Individual Current Account and Term Deposits in totality under the Primary Applicants Customer ID only. However Current Account variants of Suprema and Cash Current won't be included for TRV.
- In case of multiple HNI Accounts under same customer id charges will be applicable as per highest variant of Account
- Charges as above will be applied in the primary HNI SB/CA account in case of non-maintenance of MAB/TRV New Accounts would not be allowed to be converted to any other lower variant for tial one quarter

Platinum Debit Card		
Annual Fee	Free (Card charge will be applicable if the Account is	
	downgraded)	
One add-on card per account	Free	
Replacement of lost/stolen card	Free	
Re - generation of PIN	Free	
IDBI Bank ATM Non-Financial /Financial Transaction	Free	
Other Bank ATM Non-Financial /Financial Transaction	5 transactions Free per month, thereafter Rs.21 per transaction for Financial and Rs.8 per transaction for Non-Financial Effective from 01.03.2025	
International ATM	10 transactions Free per month, thereafter  Non-Financial – Rs.30 per transaction#  Financial-Rs.140 per transaction#	
ATM Transaction declined due to insufficient balance		
at IDBI Bank ATM/Other Bank ATM/International ATM	Rs.20/- per Instance	

- 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.

#Cross currency conversion for all International transactions will be applicable @3.5% over and above the exchange rate as decided by VISA

exchange rate de decided by viert			
<u>C</u>	<u>heque Book</u>		
Personalized Multicity book	100 leaves per year free & Rs.5 per cheque leaf above free		
	limit.		
Acco	unt stateme	nts	
Statement	Daily		Weekly
- Physical from Branch	Rs.100/- pe	er statement plu	us actual courier charges
- By Post/Courier	Rs.100/- pe	Rs.100/- per statement plus actual courier charges	
- By e-mail	Rs.5/-		Rs.5/-
Monthly Statement	Free		
Duplicate Statement over Phone Banking Request	Email -	Rs.25/- per	Occasion
	Post/Courie	Post/Courier – Up to 1 Year - Rs.100/-; Above 1 Year -	
	Rs.300/-		
Passbook	Free		
Duplicate Passbook	Free		
<u>M</u>	iscellaneous		

Issuance of duplicate Confirmation Of Deposit(COD) Rs. 150 per instance Interest Certificate Belance/Signature or Photo verification certificate/Banker/s report Foreign inward remittance certificate Standing instructions Rs. 50+ (Per Instance) Overseas mailing Actual Mailing charges Above 1 year & less than Rs. 150/- per tem 2 year old Old Record (Subject to Availability) 2 years and thereafter 2 years and thereafter 3 years and thereafter 4 year, subject to Max of Rs. 750/- Addition/Deletion of Names in Accounts/Nominations/Charge in Operational Instructions Allowing operations through power of Altomey/Mandate Altowing operations through power of Altomey/Mandate Resident of Names in Accounts/Nominations/Charge in Accounts Rs. 10/- per Transaction Free RCTC Ticket Booking Rs. 10/- per Transaction Free RCTC Ticket Booking Rs. 10/- per Transaction Free RCTC Ticket Booking Rs. 10/- per Transaction Free Rayment Challan retrieval beyond 2 years for Neb Banking Users  Demand Drafts (Branch/Non Branch)/Pay order Foreign currency demand drafts / international money orders DD/ Pay order cancellation (Domestic/Foreign Currency) NEFTRTGS via Net Banking and Branch Channel IMPS via Net Banking, Mobile Banking and Branch Channel IMPS via Net Banking, Mobile Banking and Branch Channel IMPS via Net Banking, Mobile Banking and Branch Channel IMPS via Net Banking, Mobile Banking and Branch Channel IMPS via Net Banking, Mobile Banking and Branch Channel IMPS via Net Banking, Mobile Banking and Branch Channel IMPS via Net Banking, Mobile Banking and Branch Channel IMPS via Net Banking, Mobile Banking and Branch Channel IMPS via Net Banking, Mobile Banking and Branch Channel IMPS via Net Banking, Mobile Banking and Branch Channel IMPS via Net Banking, Mobile Banking and Branch Channel IMPS via Net Banking, Mobile Banking and Branch Channel IMPS via Net Banking, Mobile Banking and Branch Channel IMPS via Net Banking, Mobile Banking and Branch Channel IMPS via Net Banking, Mobile Banking and Branch Channel IMPS via Net Banking, Mobi	leguance of duplicate Confirmation Of Denosit/COD	NRs 150 per instance		
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Sweep out Facility Trigger Charges   Free	Facility of Sweep/Linking of Accounts (Sweep Out	•		
Sweep out Facility Trigger Charges   Free   Rs.50 /- per request		Free		
Tax Payment Challan retrieval beyond 2 years for Net Banking Users    Remittances   Free		1 1 2 2		
Net Banking Users   Remittances				
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Payable at Par utilisation Free Foreign currency demand drafts / international money orders  DD/ Pay order cancellation (Domestic/Foreign Currency)  NEFT/RTGS via Net Banking and Branch Channel IMPS via Net Banking, Mobile Banking and Branch Channel  Any Branch Banking Any branch cheque/ account to account transfers  Cash deposits (Home Branch)  Cash deposits (Home Branch)  Rs.1,00,000/- per day)  Any Branch Cash withdrawal(By self only) (e. f. 1st Feb, 2023)  Any Branch Cash withdrawal(By solf only) (e. f. 1st Feb, 2023)  Free  Cheque transaction  Cheque transaction charges  Cheque collections (Branch/Non branch)  Cheque transaction will be recovered				
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MPS via Net Banking, Mobile Banking and Branch Channel   Free		Domestic : Free / Foreign Currency : As per TF guidelines		
Channel  Any Branch Banking  Any branch cheque/ account to account transfers  Cash deposits (Home Branch)  Cash deposits (Non - Home Branch) (Max.  Rs.1,00,000/- per day)  Any Branch Cash deposits (Non - Home Branch) (Max.  Rs.1,00,000/- per day)  Any Branch Cash withdrawal(By self only) (e. f. 1st Feb, 2023)  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.1,00,000/- per day per account.  Cheque transaction charges  Change Free  20 transactions per month free -Excess charged (Rs.3/1000 for Saving account.(Min. Rs.25 and Max. Rs.10,000/-) Excess charged (Rs.3/1000 for Cash deposit above 3 lakhs for Current accounts. (Min. Rs.25 and Max. Rs.10,000/-)  * (20 transactions includes both Home - Non Home Cash deposit)  Free (Up to Rs.1,00,000/- per day only), for current account above free limit Rs.2 per Rs.1000/- minimum Rs.50/-per transaction at non home branch transaction.  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.1,00,000/- per day per account.  Cheque transaction charges  Cheque collections (Branch/Non branch)  Only other bank commission will be recovered	NEFT/RTGS via Net Banking and Branch Channel	Free		
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Cash deposits (Home Branch)  Cash deposits (Non - Home Branch) (Max.  Rs.1,00,000/- per day)  Cash deposits (Non - Home Branch) (Max.  Rs.1,00,000/- per day)  Cash deposits (Non - Home Branch) (Max.  Rs.1,00,000/- per day)  Cash deposits (Non - Home Branch) (Max.  Rs.1,00,000/- per day)  Cash deposits (Non - Home Branch) (Max.  Cash deposits (Non - Home Branch) (Max.  Rs.1,00,000/- per day)  Cash deposits (Non - Home Branch) (Max.  Cash deposit above 3 (Max. Rs.10,000/-)  Cash deposit above 4 (Max. Rs.10,000/-)  Cash deposit above 3 (Max. Rs.10,000/-)  Cash deposit above 4 (Max. Rs.10,000/-)  Cash deposit above 5 (Max. Rs.10,000/-)  Cash deposit above 6 (Max. Rs.10,000/-)  Cash deposi	Any branch cheque/ account to account transfers	Free		
Cash deposits (Non - Home Branch) (Max. Rs.1,00,000/- per day)  @Rs.3/1000 for Saving account.(Min. Rs.25 and Max. Rs.10,000/-) Excess charges @Rs.4/1000 Up to 3 lakhs for current accounts and Excess charged @ Rs.5/1000 for Cash deposit above 3 lakhs for Current accounts. (Min. Rs.25 and Max. Rs.10,000/-)  **(20 transactions includes both Home - Non Home Cash deposit)  Any Branch Cash withdrawal(By self only) (e. f. 1st Feb, 2023)  Free (Up to Rs.1,00,000/- per day only), for current account above free limit Rs.2 per Rs.1000/- minimum Rs.50/-per transaction at non home branch transaction.  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.1,00,000/- per day per account.  Cheque transaction charges  Cheque collections (Branch/Non branch		20 transactions per month free -Excess charged		
Rs.1,00,000/- per day)  and Max. Rs.10,000/-) Excess charges @Rs.4/1000 Up to 3 lakhs for current accounts and Excess charged @ Rs.5/1000 for Cash deposit above 3 lakhs for Current accounts. (Min. Rs.25 and Max. Rs.10,000/-)  * (20 transactions includes both Home - Non Home Cash deposit)  Any Branch Cash withdrawal(By self only) (e. f. 1st Feb, 2023)  Free (Up to Rs.1,00,000/- per day only), for current account above free limit Rs.2 per Rs.1000/- minimum Rs.50/-per transaction at non home branch transaction.  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.1,00,000/- per day per account.  Cheque transaction charges  Cheque collections (Branch/Non branch  Only other bank commission will be recovered	. ,	@Rs.3/1000 for Saving account.(Min. Rs.25		
charges @Rs.4/1000 Up to 3 lakhs for current accounts and  Excess charged @ Rs.5/1000 for Cash deposit above 3 lakhs for Current accounts. (Min. Rs.25 and Max. Rs.10,000/-)  * (20 transactions includes both Home - Non Home Cash deposit)  Any Branch Cash withdrawal(By self only) (e. f. 1st Feb, 2023)  Free (Up to Rs.1,00,000/- per day only), for current account above free limit Rs.2 per Rs.1000/- minimum Rs.50/-per transaction at non home branch transaction.  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.1,00,000/- per day per account.  Cheque transaction charges  Cheque collections (Branch/Non branch  Only other bank commission will be recovered	• • • • • • • • • • • • • • • • • • • •			
Excess charged @ Rs.5/1000 for Cash deposit above 3 lakhs for Current accounts. (Min. Rs.25 and Max. Rs.10,000/ -)  * (20 transactions includes both Home - Non Home Cash deposit)  Any Branch Cash withdrawal(By self only) (e. f. 1st Feb, 2023)  Free (Up to Rs.1,00,000/- per day only), for current account above free limit Rs.2 per Rs.1000/- minimum Rs.50/-per transaction at non home branch transaction.  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.1,00,000/- per day per account.  Cheque transaction charges  Cheque collections (Branch/Non branch  Only other bank commission will be recovered	]			
lakhs for Current accounts. (Min. Rs.25 and Max. Rs.10,000/ -)  * (20 transactions includes both Home - Non Home Cash deposit)  Any Branch Cash withdrawal(By self only) (e. f. 1st Feb, 2023)  Free (Up to Rs.1,00,000/- per day only), for current account above free limit Rs.2 per Rs.1000/- minimum Rs.50/-per transaction at non home branch transaction.  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.1,00,000/- per day per account.  Cheque transaction charges  Cheque collections (Branch/Non branch  Only other bank commission will be recovered				
Rs.25 and Max. Rs.10,000/ -)  * (20 transactions includes both Home - Non Home Cash deposit)  Any Branch Cash withdrawal(By self only) (e. f. 1st Feb, 2023)  Free (Up to Rs.1,00,000/- per day only), for current account above free limit Rs.2 per Rs.1000/- minimum Rs.50/-per transaction at non home branch transaction.  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.1,00,000/- per day per account.  Cheque transaction charges  Cheque collections (Branch/Non branch  Only other bank commission will be recovered				
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Feb, 2023)  account above free limit Rs.2 per Rs.1000/- minimum Rs.50/-per transaction at non home branch transaction.  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.1,00,000/- per day per account.  Cheque transaction charges  Cheque collections (Branch/Non branch  Only other bank commission will be recovered		deposit)		
branch transaction.  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.1,00,000/- per day per account.  Cheque transaction charges  Cheque collections (Branch/Non branch  Only other bank commission will be recovered	1 7	Free (Up to Rs.1,00,000/- per day only), for current account above free limit Rs.2 per		
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.1,00,000/- per day per account.  Cheque transaction charges  Cheque collections (Branch/Non branch  Only other bank commission will be recovered				
deposit is allowed to the maximum of Rs.1,00,000/- per day per account.  Cheque transaction charges  Cheque collections (Branch/Non branch  Only other bank commission will be recovered				
Cheque transaction charges  Cheque collections (Branch/Non branch  Only other bank commission will be recovered				
Cheque collections (Branch/Non branch Only other bank commission will be recovered				
locations)/Speed Clearing	I to the state of	Only other bank commission will be recovered		
Foreign currency cheque collection				
Cheque stop payment instructions Free	Cheque stop payment instructions	Free		

Spec	cial Features		
Particular	Facili	ties	
Cash withdrawal limit,	Rs.1,00,000 per day		
E-Commerce (online)Transactions	Rs.1,00,000/- (Per Day) effect	ive from 10th Feb 2021	
POS (Point of sale)	Rs.1,00,000/- (Per Day)		
Contact Less card Transactions limit	Rs.10,000/- (Per Day)  Rs.10,000/- (Per Day) effective from 10th Feb 2021		
By default, Debit Card is enabled for Domest	, , ,		
enabling & managing Domestic E-Commerce (Online) Usage, kindly download and use IDBI Bank Abhay Apfor assistance  2) For all domestic POS transactions, PIN will b Domestic Transaction up to Rs.5,000/- can be done with the state of the stat	) / Domestic Contactless transactory / Go Mobile+ App or contact I e prompted to complete the transactory	Branch/ Customer Care	
Commerce & Contactless Limits are separate for Dor	· · · · · · · · · · · · · · · · · · ·	, , , , , , , , , , , , , , , , , , , ,	
Locker	50 % discount on any size of L	ocker (Discount available or	
LOCKCI	only one Locker)	ocker (Discount available of	
Insurance cover	Free Insurance of Rs.10 lakh of	on personal accidental	
insulative cover	death.( Applicable Only for Pri		
DEMAT	Free of AMC, other Discounts	<u> </u>	
BEIMAI	Demat SoF	on Demai charges as per	
Trading Account	Free Account Opening (Effecti	ivo from May 2016)	
FASTag	Issuance fee: Nil (up to 1		
FASTag	FASTags)	T & C apply	
CDP facility	Free 2 Transaction per month.	(At selected centers only)	
Alternate	Channel Banking		
SMS Alerts	Free		
	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/-	
	Charges	1.6.667	
ECS Returned	<u>Criaiges</u>		
Financial reasons - Rs.500 up to Rs.25 Lac, Rs750	Technical reasons- Free		
•	recillical reasons- Free		
beyond Rs.25 Lac			
Cheque issued and returned - Financial reasons	11	In 101: (	
Slab(Rs.)	Up to 2nd instance per	Beyond 2nd instance per	
LL 4 D 40.000	quarter	quarter	
Up to Rs.10,000	Rs.500	Rs.500	
Above Rs.10001 - Rs.25 Lakh	Rs.500	Rs.750	
Beyond Rs.25 Lakh	Rs.1000	Rs.1500	
Technical reasons	Free		
Cheque deposited and returned (Local /	Up to Rs.1 Lakh	Rs.150/-	
Outstation cheque)	Beyond Rs.1 Lakh	Rs.250/-	
Cheque return charges shall be levied only in cases v	where the customer is at fault an	d 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	Rs.10/1000( Min Rs.100/-, Max	Rs.1000/-)	
other than regular cheque payable thr' clearing	,	,	
mechanism- NSC,KVP, etc.			
Unarranged overdraft / Cheque Purchase (A + B) (	 Subject to approval)		
Per occasion (A)	Rs.115		
Interest (B)	19.75 %		
CMS/CDP charges shall be levied as per the limit set			
	-		
Account closed within 30 days from the opening of the	e Nil		
Accounts closed within 31 days to three years	Rs.500/- (Not applicable to Se as per regulatory / statutory / la directions, Bank induced closu Settlement cases.)	aw enforcing norms/	

Accounts closed after 3 years
For RCPIC Scheme code

Nil

Account closed within 14 days from the opening of the account : Nil

Accounts closed beyond 14 days but within 6 months: Rs.1000/-Accounts closed after 6 Months: Rs.500/-

- 1. 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. GST applicable on above charges will be additional.
- 3. 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.
- 4. 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.
- 5. As per RBI guidelines with respect to Savings Account, if customer defaults in maintenance of monthly 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 . Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities.
- 7. Any change of address should be immediately communicated in writing to the Bank.
- 8. Insurance claim acceptance would be subject to fulfilment of Terms and Conditions and clearance from Insurance Company and maintenance of required MAB/TRV balance. The Claimant/Nominee shall intimate the claim within 90 days of date of death to the insurance company through Home Branch.
- 9. 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.

<u>Declaration</u>: 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 understand that the insurance Cover will commence only after completion of **60 days** from the date of Account opening/Account activation date/Account up gradation date, (As case may be) whichever is later.

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 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.

Signature of first holder

Signature of Second holder

Signature of Third holder