

**Schedule of Facilities**  
**Charges Exclusive of GST.**  
**Scheme Code : R5SD1**

**Eligibility :** This scheme is for defence employees only. The average salary credit to our bank should be > Rs 8000 per month

**Special Features**

**Insurance on account\*:** Rs 3 lacs Personal Accidental cover and Rs 50000 purchase protection.(Account requirement: If salary is not credited for continuous six months, the salary account benefits will be withdrawn and account will be transferred to Normal Savings Scheme (RSNEW) without any further intimation with applicable MAB and charges.)

**Debit Cum ATM Card-Classic Chip**

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
IDBI Bank ATM withdrawals declined due to insufficient Balance	Rs. 20 per instance
Other Bank ATM	15 transactions free per month, Beyond free limit; Non Financial - Rs 8 per transaction Financial - Rs <b>21</b> per transaction
Other Bank ATM withdrawals declined due to insufficient Balance	Rs. 20 per instance on domestic ATMs
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

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

- 1) By default ,Debit Card is enabled for Domestic usage only at ATM & POS as per RBI guidelines. For enabling & managing Domestic E-Commerce (Online) / Domestic Contactless transaction & International Usage, kindly download and use IDBI Bank Abhay App / Go Mobile+ App or contact IDBI Bank Branch / IDBI Bank Customer Care for assistance.
- 2) For all domestic POS transactions, PIN will be prompted to complete the transaction. Contactless Domestic Transaction upto Rs. 5,000/- can be done without PIN
- 3) Kindly download and use IDBI Bank Abhay App / Go Mobile+ App or contact IDBI Bank Branch / IDBI Bank Customer Care for assistance .
- 4) Above mentioned ATM, POS , E-Commerce & Contactless Limits are separate for Domestic & International .

**Cheque Book**

Personalised Multicity / Local Cheque book	1st Year of Account Opening	60 Cheque Leaves Free
	All Subsequent Years	50 Cheque Leaves Free
	Rs.5 Per Cheque Leave above Free Limit	

**Account statements**

Statement	Daily	Weekly	Quarterly
- Physical from Branch	Rs.100/- per statement plus courier charges		
- By Post/Courier	Rs.100/- per statement plus courier charges		Free
- 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 over Phone Banking Request	Email - Rs. 25/- per Occasion	Post/Courier - Upto 1 Yr - Rs. 100/-; Above 1 Yr - Rs.300/-	

**Passbook**

Duplicate Passbook

**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)		
Charges for Recording Reconstitution of Account	Rs. 200/- (No charges in case of Death of Account Holder)		
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 yrs for Net Banking Users	Rs. 50/- per request		

**Remittances**

Demand Drafts (Branch/Non Branch Location)/ Payorder	Free unlimited DD/PO/Omnipay		
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/RTGS/IMPS ( Through Net Banking , Mobile Banking and Branch Channel)	Free		

**Any Branch Banking**

Any branch cheque deposits and account to account transfers	Free		
Cash deposits (Home & Non Home Branch)	Metro/Urban - 5 Txn	Semi-Urban - 7 Txn	Rural - 10 Txn Free/Month
	Free/Month	Free/Month	
	Charges beyond free limit - Rs.3/- 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.

This service is not available for encashing FD, issuance of DD/PO and third party bearer cheque. These can be done only at Home Branch.

Third party cash withdrawal is not allowed at Non-Home branch.

Third party cash deposit is allowed to the maximum of Rs 50,000/- per day per account.

NRE/NRO customers will get facilities as per RBI rules.

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**Cheque transaction charges**

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	

**Cheque stop payment instructions**

Per Cheque Leaf	Rs. 100
Per Range of Cheque Leaves	Rs. 500/-

**Alternate Channel Banking**

SMS Alerts	Free	
INET Banking Password (Through Branch Channel)	For Debit Card holders	Rs.100/-
	For Non-Debit Card holders	Free for first time
Online VISA Card Remittance (Excl.IDBI Bank credit card payment)	subsequent Password	Rs.50/-
	Rs. 5/- per transaction (Irrespective of the Amount)	

**Charges**

ECS returned	Technical reasons - Free		
Financial reasons - Rs 500/-			
Cheque issued and returned			
Financial reasons	Slab (Rs.)	Upto 2nd instance per quarter	Beyond 2nd instance per quarter
	Up to Rs.10,000	Rs.250 /-	Rs.500 /-
	Above Rs.10001- Rs.25 Lakh	Rs.500 /-	Rs.750 /-
	Beyond Rs.25 Lakh	Rs.1,000 /-	Rs.1,500 /-
Technical reasons	Free		
Cheque Deposited and Returned - Local / Outstation cheque	Upto Rs.1 Lakh	Rs.150/-	
	Beyond Rs.1 Lakh	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).*

Standing Instruction Rejection/Failure	Rs. 225 per instance
Charges for collection of paper based instruments other than regular cheques payable through clearing-NSC,KVP,etc.	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%
Issue of Duplicate Confirmation of Deposit (COD)	Rs.150 per instance

**Account closure**

<b>Account closed within 30 days from the opening of the account</b>	<b>Nil</b>
<b>Accounts closed within 31 days to three years</b>	<b>Rs. 500/-</b>
<b>Accounts closed after 3 years</b>	<b>NIL</b>

**Facilities on Debit Card**

Daily limits : Cash withdrawal limit of Rs.25000			
Other Limits	Point of Sale (POS) Limit	E-Commerce ( Online) Transactions	Contact Less card Transactions limit
	Rs.25,000 per day	Rs.25,000 per day	Rs.10,000 per day

● # Reckoned from the date of issuance of card

● Joint Account allowed to be opened with the spouse/parents/Children. All facilities on account shall be applicable to 1st account holder only.

\* Insurance Facility would be activated only after 60 days from the date of account opening in system.

\* Entry age should be between 18-60 years.

Insurance claim acceptance would be subject to fulfillment of Terms and Conditions and clearance from Insurance Company.

Insurance claim should be submitted within 3 months for PA

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 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. 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 and contact details should be immediately communicated in writing to the Bank.

8. 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.

9. 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.

Declaration: 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