


Advantage DIVA Savings Account (April 01, 2025)			
Schedule of Facilities			
Charges are Exclusive of GST			
Scheme Code -RSADW			
MAB (Monthly Average Balance) as per Branch Categorization	MAB Requirement	Charges for Non-maintenance of MAB	
Minimum AOA should be equivalent to required MAB amount	All locations Rs.10 000	6% per month on the differential amount of MAB & Actual Avg Bal maintained	
	Grace Period granted - 1 month as per RBI guidelines to restored MAB		
Special Features	Locker Discount: On any one locker 50% off on rental for 1st year only (size A & B Only) 1 Zero Balance Minor account(RSAK) and RSAKS-Any One) with Label Code:RSMINORZ 50% Discount on Demat AMC(Discontinued w.e.f June 01, 2025) 5 transactions free per month on Other Bank ATM's		
Rupay Platinum Womens Debit Card			
Issuance Fee (Personalised Debit Card)	Rs.150/-		
Annual Fee (Second year onwards)	Rs. 400/-		
One/additional add-on card per account (Second year onwards)	Rs. 400/-		
Replacement of Lost/ Stolen card	Rs. 400/-		
Re - generation of Pin/ Copy retrieval	Rs. 50 for Lost/Forgotten PIN		
IDBI Bank ATM Financial Transaction	First 10 Transactions free in all cities,thereafter Rs.21 per transaction		
IDBI Bank ATM Non Financial Transaction	Free		
Other Bank ATM(w.e.f May 01, 2025)	5 transactions Free per month, thereafter Non Financial - Rs 9 per transaction Financial - Rs 23 per transaction		
International ATM	Non Financial - Rs 30 per transaction Financial- Rs 140 per transaction		
Transactions declined due to insufficient Balance at IDBI Bank ATM / other Bank ATMs / International ATM	Rs. 20 per Instance		
ATM Cash Withdrawal Limit	Rs 40,000/- (Per Day)		
POS (Point of Sale) Limit	Rs 1,00,000/- (Per Day)		
E-Commerce (online)Transactions	Rs 1,00,000/- (Per Day)		
Contact Less card Transactions limit	Rs 10,000/- (Per Day)		
1) 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 Branch / 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 used.			
Common Service Charges			
Cheque Book			
Personalised Multicity /Local cheque book	1st Yr of Account opening	20 Cheque Leaves Free	
	All Subsequent Years	20 Cheque Leaves Free	
	Rs. 5 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		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 through Alternate Channel	Email - Rs. 25/- per Occasion Post/Courier - Upto 1 Yr - Rs. 100/-; Above 1 Yr - Rs.300/-		
Passbook	Free		
Duplicate Passbook	Rs. 100/-		
Miscellaneous			
Interest Certificate	Free-Once in a Year. Duplicate/Additional-Rs.100(per Instance)		
Balance/Signature or Photo verification certificate/Banker's report	Free		
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	Free		
Tax Payment Challan retrieval beyond 2 years for Net Banking Users	Free		
Mandate Registration Charge	Rs.50 per mandate		
Issue of Duplicate Confirmation Of Deposit(COD)	Rs.150 per Instance		
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 DD/ payorder cancellation (Domestic)	As per Trade Finance guidelines		
DD/ pavorder cancellation (Foreign Currency)	Rs. 100/-		
	As per Trade Finance Guidelines		
Remittances			
NEFT (Through Branch Channel)	Upto - Rs. 10000/- per Transaction	Rs. 2/-	
	Above Rs. 10000/- - Rs. 1 Lac	Rs. 5/-	
	Above Rs. 1 Lac - Rs. 2 Lac	Rs. 15/-	
	Above Rs. 2 lac	Rs. 25/-	
NEFT & RTGS (Through Net /Mobile Banking)	Free		
RTGS (Through Branch Channel)	Rs.2 Lac - Rs.5 Lac	Rs. 24.50	
	Above Rs. 5 Lacs	Rs. 49.50	
IMPS (Through Net Banking , Mobile Banking and Branch Channel)	Upto Rs. 1000/- per Transaction	Rs.1/-	
	Above Rs. 1000/- - Rs.25000	Rs.5/-	
	Above Rs.25,000-Rs.1 Lakh	Rs.10/-	
	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		
Cash deposits (Home & Non Home Branch)	Metro/Urban/Semi-Urban/Rural/FI - 8 Txn Free/Month		
Cash withdrawal (Home & Non Home Branch)	Charges beyond free limit - Rs.3.00/- per 1000 (Min Rs.25& Max Rs.10,000)		
Upto 5 transactions p.m is free,thereafter Rs.100/- per transactions			
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 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			
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/-
Speed Clearing outside CTS Grid (Service charges for Speed Clearing within the CTS grid)	Rs. 1,00,001/- and above		Rs. 250/-
	Upto Rs. 1,00,000/-		Nil
Foreign currency cheque collection	Above Rs. 1,00,000/-		Rs. 150/-
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)		
Alternate Channel Banking			
SMS Alerts	Rs.0.25 per SMS (OTP and Promotional SMS will be excluded)		
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/-
Charges			
ECS/NACH/ACS returned	Slab		
Financial reasons	Upto Rs.10,000		Rs. 100 per Instance
	Above Rs.10,000 to Rs.100,000		Rs. 500 per Instance
	Above Rs.1,00,000 to Rs.25,00,000		Rs.750 per instance
	Above Rs.25 lakh		Rs.1000 per instance
Technical reasons	Free		
Cheque issued and returned			
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
Technical reasons	Free		
Cheque deposited and returned			
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 faultand is responsible for such returns. Indicative list available at the			
Charges for collection of paper based instrument other than regular cheque	Rs.10/1000(Min Rs.100/-, Max Rs.1000/-)		
Standing Instruction Rejection/Failure	Rs. 225 per instance)		
Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)			
Per occasion (A)	Rs.115		
Interest (B)	19.75%		
Demand Drafts/ Pay Orders/ Omni Pay	Upto 25,000: Rs.70		
(Non IDBI Bank Account Holders)	Above Rs.25,000 upto Rs.49,999: Rs.2.50/1000		
Account Closure			
NIL			
Special Features on Card			
Complimentary Lounge Access 2 per year (Updated list of Airport Lounges available on www.rupay.co.in)			
Insurance Feature			
• Personal Accident cover (Death Only)– Rs.5 Lakh			
• Permanent Disability Cover – Rs.2 Lakh			
• Loss of checked baggage – Rs.50, 000/-			
• Purchase protection – Rs.20,000/- for 90 days			
Fire and Burglary for household contents - Rs. 50,000			
*Insurance claim acceptance would be subject to fulfillment of Terms and Conditions and clearance from Insurance Company.			
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			
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 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.			
3. 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.			
4. 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.			
5. Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities.			
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 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 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			