

Schedule of Facilities

A small Account is a Basic Saving Banking Deposit Account for Financial Inclusions allowed to be opened with minimum KYC and Signature & having transactional restrictions. Read in details behind for further clarification.

Maximum 5 Free Customer Induced Debit transactions per month; thereafter No further Debit transactions will be allowed.

Scheme Code - RSBA3

AOA Eligibility (Account Opening Amount)	Zero
AQB Requirement (Average Quarterly Balance)	Zero

Rupay PMJDY Debit Card

Annual Fee	Free
One/additional add-on card per account	Free
Replacement of Lost/ Stolen card	Free
Re - generation of Pin/ Copy retrieval	Free
IDBI Bank ATM Non Financial / Financial Transaction	Free
Other Bank ATM	Free (upto Rs 10,000/- per day only)*
International ATM	Not Allowed
ATM Cash Withdrawal Limit	Rs 10,000/- (Per Day)*
POS Limit (Point of Sale)	Rs 10,000/- (Per Day)*
Transactions declined due to insufficient Balance at other Bank ATMs (wef Dec 1,2019)	Rs. 20 per Instance

Cheque Book

Personalised Multicity /Local cheque book	Free
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Account statements

Passbook	Free
Daily /Weekly statement	Not Allowed
Duplicate Statement at the branch	Not Allowed
Duplicate Passbook	Free
Request for duplicate statement through Phone banking & ATM	Not Allowed
Account closure charges	Nil

Certificates

Standing instructions	Free
Balance/Interest/Signature verification certificate/Banker's report	Free
Foreign inward remittance certificate	Not Allowed

Remittances

Demand Drafts (Branch/Non Branch Location)/ Payorder*	Free
Payable at Par utilisation	Free
Foreign currency demand drafts / international money orders	Not Allowed
DD/ payorder cancellation	Free
NEFT (Through Net Banking Channel / Mobile)*	Free
NEFT (Through Branch Channel)*	Free
RTGS	Not Allowed
IMPS* (Through Net Banking , Mobile Banking and Branch Channel)	Free
Mandate Registration	Free

Any Branch Banking

Any Branch Cash withdrawal (By self only)	Free (upto Rs 10,000/- per day only)*
Any branch cheque deposits and account to account transfers	Free
Cash deposits (Home Branch)	Free
Cash deposits (Non - Home Branch) (Max. Rs. 10,000/- per day)	

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 10,000/- per day per account.

Cheque transaction charges

Cheque collections(Branch/Non branch locations)/Speed Clearing	Only other bank commission will be recovered
Foreign currency cheque collection	Not Allowed
Cheque stop payment instructions	Free
Old records / copies of paid cheques	Free

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
	subsequent Password	Rs.50/-

*** Subject to Maximum 5 Free Customer Induced Debit transactions per month; thereafter No further Debit transactions will be allowed.**

Charges			
ECS returned			
<i>Financial reasons</i>	Rs.500/-		
<i>Technical reasons</i>	Free		
Cheque issued and returned			
<i>Financial reasons</i>	Slab(Rs.)	Upto 2nd instance per quarter	Beyond 2nd instance per quarter
	Up to Rs.10,000	Rs.250	Rs.500
	Above Rs.10000	Cheque issuance Not allowed	
<i>Technical reasons</i>	Free		
Cheque deposited and returned			
<i>Local / Oustation cheque</i>	Upto Rs.1 lac	Rs.150	
	Above Rs.1 lac	Not allowed	
<i>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).</i>			
Standing Instruction Rejection/Failure	Rs. 225 per instance		
Important Instructions			
I. Small Account KYC:			
1. Applicant for Small Account will not be eligible for opening any other Savings Bank Account with IDBI Bank Ltd. In case customer is already holding any Savings Bank Account in IDBI Bank, it has to be closed within 30 Days from the opening of the Small Account.			
2. Applicant shall provide an evidence of having applied for an official valid document for identity and address proof on or before completion of 12 month from the date of the account opening. In case the customer does not comply, Bank shall have the liberty to block/freeze the Account.			
3. Customer shall provide an evidence/proof of address and identity on or before completion of 24 months from the date of account opening. In case the customer does not comply, bank shall have the liberty to block/freeze the Account.			
4. Any change of address should be immediately communicated in writing to the Bank.			
5. 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.			
II. Transactional Limits:			
1. The aggregate of all credits in a financial year does not exceed Rs 1 lakh.			
2. The Aggregate of all withdrawals and transfers in a month does not exceed rupees ten thousand.			
3. The balance at any point of time does not exceed rupees fifty thousand.			
If above-mentioned conditions are fulfilled, I understand that the bank will not permit any further transactions			
III. General:			
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.			
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. Any change of address should be immediately communicated in writing to the Bank.			
5. 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: I/we confirm that we do not hold Basic Savings Bank Deposit Account in any other Bank. 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.			
Signature of first holder		Signature of Second holder	
			Signature of Third holder