

**Super Savings Account (January 01,2020)**



**Schedule of Facilities**  
Charges are Exclusive of GST

**Scheme Code - RSNEW**

| MAB Requirement  | RSNEW - Charges for Non-maintenance of MAB                                 |  |
|--|--|--|
|  | MAB (Monthly Average Balance) as per Branch Categorization                 | RSNEW - Charges for Non-maintenance of MAB |
| Metro/Urban - Rs. 5,000/- or FFD Rs. 2,00,000/-                            | 4% per month on the differential amount of MAB & Actual Avg Bal maintained | Min Rs. 100                                |
| Semi Urban - Rs. 2,500/- or FFD Rs. 1,00,000/-                             |  | Min Rs. 50                                 |
| Rural - Rs. 500/- or FFD Rs. 50,000/-                                      |  | Min Rs. 20                                 |
| Rural FI - NIL   |  | NA   |
| <i>Grace Period granted - 1 month as per RBI guidelines to restore MAB</i> |  |  |

**Classic Debit Card**

|  |   |
|--|---|
| <b>Issuance Fee (Personalised Debit Card)</b>  | Rs.150/-  |
| 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   |
| Transactions declined due to insufficient Balance at other Bank ATMs (wef Dec 1,2019) / International ATM  | 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  |        | 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<br>Post/Courier - Upto 1 Yr - Rs. 100/-; Above 1 Yr - Rs.300/- |        |           |

|                    |           |
|--------------------|-----------|
| <b>Passbook</b>    | Free      |
| Duplicate Passbook | Rs. 100/- |

**Miscellaneous**

|   |  |   |  |
|---|--|---|--|
| Interest Certificate  | Once in a Year (For IT Return Purpose) - Free<br>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  | Free   |   |  |
| Tax Payment Challan retrieval beyond 2 years for Net Banking Users                    | Rs.50 /- per request   |   |  |
| Mandate Registration Charge   | Rs.50 per mandate  |   |  |

**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. 1/-                                  |
|   | Above Rs. 10000/- - Rs. 1 Lac    | Rs. 3/-                                  |
|   | Above Rs. 1 Lac - Rs. 2 Lac      | Rs. 9/-                                  |
|   | Above Rs. 2 lac                  | Rs. 15/-                                 |
| <b>NEFT (Through Net /Mobile Banking)</b>                       | <b>Free</b>                      |  |
| RTGS (Through Branch Channel)                                   | Rs.2 Lac - Rs.5 Lac              | Rs. 20/-                                 |
|   | Above Rs. 5 Lacs                 | Rs. 40/-                                 |
| 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.<br>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   |                                      |  |
| <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).   |   |                                      |  |
| Standing Instruction Rejection/Failure  | Rs. 225 per instance  |                                      |  |
| Charges for collection of paper based instrument other than regular cheque  | 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  |   |                                      |  |
| <p>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.</p> <p>2. GST applicable on above charges will be additional.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>7. Any change of address should be immediately communicated in writing to the Bank.</p> <p>8. Opening of the Saving Account tantamount to deemed acceptance of the aforesaid rule &amp; 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.</p> <p><b>Declaration:</b> 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.</p> <p>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&amp;T and swift charges applicable)</p> |   |                                      |  |
| Signature of first holder   | Signature of Second holder  | Signature of Third holder            |  |