(ii) IDBI BANK Bundled Savings Account (February 01,2023) Schedule of Facilities Charges are Exclusive of GST Scheme Code - RSDMT / RSFAM / RSRLN Charges for Non-maintenance of MAB MAB Requirement Metro/Urban - Rs. 1.000/-MAB (Monthly Average Balance) as per Branch Categorization 5% per month on the differential amount of MAB & Actual Avg Bal maintained Minimum AOA should be equivalent to required MAB amount Rural /Rural FI- Rs. 250/ Grace Period granted - 1 month as per RBI guidelines to restore MAB RSDMT - Saving Linked to Demat Account RSFAM - Saving linked to Demat & Trading Account RSRLN - Saving Linked to Retal Loans (Auto/Personal/Home/LAP/PSL/Gold Loan) Classic Debit Card ssuance Fee (Personalised Debit Card) Rs.150/-Annual Fee (Second year onwards)* Rs.220/ One/additional add-on card per account (Second year onwards) Rs.220/-Rs.50 for Lost/Forgotten PIN Forgations free in all cities,thereafter Rs.21 per transaction Replacement of Lost/ Stolen card Re PIN Generation DBI Bank ATM Financial Transaction IDBI Bank ATM Non Financial Transaction 3 transactions (both Financial & Non-Financial) Free at 6 Metro locations viz. Mumbai, New Delhi, Chennai, Kolkata Bengaluru & Hyderabad. Other Bank ATM(w.e.f May 01, 2025) 5 transactions (both Financial & Non-Financial) Free per month at all other locations, thereafter Non Financial - Rs 9 per transaction Financial - Rs 23 per transaction Non Financial - Rs 30 per transactio International ATM Financial- Rs 140 per transaction Transactions declined due to insufficient Balance at IDBI Bank ATM / other Rs. 20 per Instance Bank ATMs / International ATM Rs 25,000/- (Per Day) Rs 25,000/- (Per Day) ATM Cash Withdrawal Limit POS Limit (Point of Sale) Rs 50,000/- (Per Day) E-Commerce (online)Transcations (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 done without PIN. 3) Above mentioned ATM POS . E-Commerce & Contactless Limits are separate for Domestic & International Common Service Charges Cheque Book 1st Yr of Account opening 20 Cheque Leaves Free Personalised Multicity /Local cheque book All Subsequent Years 20 Cheque Leaves Free Rs. 5 per cheque leaf above Free Limit Account statements Weekly Quarterly Statement Physical from Branch Rs.100/- per statement - By Post/Courier Rs.100/- per statement plus courier charges Free Rs.5/- Rs. 100/-; Above 1 Year - Rs. 300/- By e-mail Rs.5/ Free Duplicate Statement at the branch Email -Rs. 25/- per Occasion Duplicate Statement through Alternate Channel Post/Courier - Upto 1 Yr - Rs. 100/-; Above 1 Yr - Rs.300/-Passbook Rs. 100/-Duplicate Passbook Miscellaneous 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) As per Trade Finance guidelines Rs. 50/- (Per Instance) oreign inward remittance certificate Standing instructions Actual Mailing charges Overseas mailing Rs.150/- per Iten Above 1 yr & less than 2 yr Old Record (Subject to Availability) 2 years and thereafter, Rs. 150/- per Instance Rs.100/- per add.Yr,subject to Max of Rs. 750/-Copy of Original of Cheque/Draft (paid by the Bank) Addition/Deletion of Names in Accounts/Nominations/Change in 1st occasion (after account opening) Fre Beyond 1st occasion, for every Addition/Deletion of Name/change in Rs Rs. 500/- per Request Rs. 300/- per Instance (Exempted - change due to death of existing signatory Operational Instructions Rs. 100 Allowing operations through power of Attorney/Mandate Change of Authorised Signatory in Accounts Faclity of Sweep/Linking of Accounts (Sweep Out Only) Sweep out Trigger facility Charges Rs. 100/- per Instance Rs.50 /- per request Tax Payment Challan retrieval beyond 2 years for Net Banking Users Mandate Registration Charge Rs.50 per mandate Issue of Duplicate Confirmation Of Deposit(COD) Rs.150 per Instance Remittances Rs.30 Upto Rs. 5000/-Above Rs.5000/- - Rs. 10000 Demand Drafts (Branch/Non Branch Location)/ Payorder Rs.3 per thousand(Min:Rs50,Max:Rs10000) Above Rs.10000 Payable at Par utilisation As per Trade Finance guidelines Foreign currency demand drafts / international money orders DD/ payorder cancellation (Domestic) Rs. 100/-DD/ payorder cancellation (Foreign Currency) As per Trade Finance Guidelines Upto Rs.5000 Free Above Rs.5,000 - Rs. 10000/- per Transaction Rs. 2/-NEFT (Through Branch Channel) Above Rs. 10000/- - Rs. 1 Lac Above Rs. 1 Lac - Rs. 2 Lac Rs. 5/-Rs. 15/ Above Rs. 2 lac NEFT (Through Net /Mobile Banking) Rs.2 Lac - Rs.5 Lac Rs. 24.50 RTGS (Through Branch Channel) Above Rs. 5 Lac Rs. 49.50 Rs.2 Lac - Rs.5 Lac Rs. 15 RTGS(Through Net /Mobile Banking) Above Rs. 5 Lacs Upto Rs. 1000/- per Transaction Rs. 30 Rs.1/-Above Rs. 1000/-Above Rs.25.000--Rs.1 Lakh IMPS (Through Net Banking, Mobile Banking and Branch Channel) Rs.10/ Above Rs.1 lakh- Rs.5lakh Rs.15/-

Above 5 lac

Not alloy

Any Branch Banking			
Customer Induced Debit Transactions through Branch channel Any branch cheque deposits and account to account transfers	30 transactions Free per month. Above free limit Rs.15/- per debit transactions Free		
Cash deposits (Home & Non Home Branch)	Metro/Urban - 5 Txn Free/Month	Semi-Urban - 5 Txn Free/Month	Rural - 5 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 3 transactions p.m is free thereafter Rs.100/- per transactions		
Cash withdrawai (Home & Non Home Branch)	opto 3 transactions p.iii is free,th	erealter Ks. 100/- per transcations	
The services allows you to operate your account from any IDBI bank brand Non Home Branch Third party cash deposit is allowed to the maximum of I			
	Cheque transaction ch	arges	
Local - Free			
Cheque collections (Branch/Non branch locations)	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	Upto Rs. 1,00,000/-		Nil
within the CTS grid jurisdiction is waived)	Above Rs. 1,00,000/-		Rs. 150/-
Foreign currency cheque collection As per Trade Finance guidelines			
	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)			
SMS Alerts	, ,		ID 400/
INET Banking Password (Through Branch Channel)	For Non-Debit Card holders		Rs.100/-
	subsequent Password		Free for first time
			Rs.50/-
Online VISA Card Remittance (Excl.IDBI Bank credit card payment)	Rs. 5/- per transaction		
Charges			
ECS/NACH/ACS returned	Slab	(Rs.)	
Financial reasons	Upto Rs.25 lakh	Rs.500 per instance	
	Above Rs.25 lakh	Rs.700 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 / Oustation cheque			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 Branch).			
Charges for collection of paper based instrument other than regular cheque	Rs.10/1000(Min Rs.100/-, Max Rs.1000/-)		
Standing Instruction Rejection/Failure			
Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)			

Reckoned from the date of issuance of card Terms & Conditions:

Per occasion (A)

Demand Drafts/ Pay Orders/ Omni Pay Non IDBI Bank Account Holders)

Accounts closed within 31 days to three years Accounts closed after 3 years

count closed within 30 days from the opening of the account

terest (B)

- The facility of linked Account shall be available in only one Account opened and duly linked with the Demat/Trading/Loan Accounts
 In the event of closure of the linked Demat Account or Trading Account the Accounts will be converted to Super Savings Account (RSNEW).

Rs.115

Nil Rs.500/

19.75% Upto 25,000: Rs.70

- In the event of closure of the Retail Loan the Accounts to be converted to Super Savings Account (RSNEW)
- 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.

Above Rs.25,000 upto Rs.49,999: Rs.2.50/1000 Account Closure

- 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 s 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 quidelines 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 /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&T and swift charges applicable)

Signature of first holder Signature of Second holder Signature of Third holder