



August 08, 2025

Notice to Basic Saving Bank Deposit Account (BSBDA) Customers

Dear Customers,

As per extant KYC & AML and RBI guidelines for Basic Saving Bank Deposit Account (BSBDA), the customers need to comply the following guidelines;

1. The aggregate of all credits in a financial year does not exceed rupees one lakh.
2. The aggregate of all withdrawals and transfers in a month does not exceed rupees ten thousand; and
3. The balance at any point of time does not exceed rupees fifty thousand.
4. The account shall remain operational initially for a period of twelve months which can be extended for a further period of twelve months, provided the account holder applies and furnishes evidence of having applied for any of the OVDs during the first twelve months of the opening of the said account.
5. Foreign remittance shall not be allowed and credited into the account unless the identity of the customer is fully established.
6. The holders of BSBD Account will not be eligible for opening any other savings bank deposit account in IDBI Bank.
7. If a customer has any other existing savings bank deposit account in that bank, he/she will be required to close it within 30 days from the date of opening a BSBD Account.

We request all customers to take note of above guidelines. For any queries/assistance, please contact branch.

Sd/-

General Manager
Retail Banking Group
IDBI Bank Ltd