



May 31,2021

Notice to Retail Savings Account Customers
Revision in existing Services

Dear Customers,

The free transaction limits (for select facilities) and locker discounts offered to individual savings bank customers as part of applicable product feature are being revised **w.e.f. July 01, 2021** and shall apply uniformly to both new and existing customers .

The Details of are given in attached **Annexure I**

Services other than those listed in above Annexure remain unaltered.

Sd/-
Chief General Manager
Retail Banking Group
IDBI BANK

Annexure-I
Introduction / Revision of services in Savings Bank Accounts

Sr.	Particulars/Scheme code	Existing Offering		Revised Offering	
1.	Cheque Books:				
	a. Super-Savings- RSNEW				
	b. Super Shakti- RSWOM				
	c. Jubilee Plus- RSOLD				
	d. BeingMe- RSYOU/RSYNE/RSYNO				
	e. Bundled with Retail Loan- RSDMT/RSFAM/RSRLN				
	f. Family Members-Army-RSFAD				
	g. Powerkids / Powerkids Smart - RSCHD/RSCHN/RSCHO/RSCHE				
	h. Nepal saving – RSNEP				
	i. Others# (Govt Spon. / Social security Pension/ Express savings / OTP based e-kyc / Group Pension / Pension accounts)				
	j. Sabka Saving Account with complete KYC- RSBA2.	Cheque book –Unlimited Free			
		1 st Yr Account opening	60 Cheque Leaves Free	Free Per Annum	20 Cheque leaves
		All Subsequent Year	50 Cheque Leaves Free	Rs. 5 per Cheque leaf above Free Limit	
		Rs. 5 per Cheque leaf above Free Limit			

Sr.	Particulars/Scheme code	Existing Offering	Revised Offering
2.	<p align="center"><u>Cash Deposit</u> (Home&Non Home)</p> <p>a. Super Savings-RSNEW b. Super Shakti-RSWOM c. Jubilee Plus-RSOLD d. Being Me-RSYOU/RSYNE/RSYNO e. Bundled with Loan- RSDMT/RSFAM/RSRLN f. Family members–Army-RSFAD g. Powerkidz/PowekidzSmart- RSCHD/RSCHN/RSCHO/RSCHN h. Nepal saving account-RSNEP i. Others# (Govt Spon. / Social security Pension/ Express savings / OTP based e-kyc / Group Pension / Pension accounts)</p>	<p><u>No. of Free Transactions per Month:</u> a) Metro/Urban-5 b) Semi Urban-7 c) Rural/FI-10</p>	<p><u>No. of Free Transactions per Month:</u> a) Metro/Urban-5 b) Semi Urban-5 c) Rural/FI-5</p>
	<p>j. Super-Savingsplus- RSPLS/RSPLO/RSPLE</p>	<p>a)Metro / Urban-8 b)Semi Urban -10 c)Rural/FI - 12</p>	<p>a) Metro / Urban- 8 b) Semi Urban- 8 c) Rural/FI - 8</p>
3.	<p align="center">Super Saving -RSNEW</p>	<p><u>Condition for MAB Requirement</u> Metro/Urban - Rs. 5,000/- or FFD Rs. 2,00,000/- Semi Urban - Rs, 2,500/- or FFD Rs. 1,00,000/- Rural / Rural FI - Rs. 500/- or FFD Rs. 50,000-</p>	<p><u>Condition for MAB Requirement</u> Metro/Urban-Rs.5,000/-or FD / FFD Rs. 2,00,000/- Semi Urban -Rs,2,500/-or FD / FFD Rs. 1,00,000 Rural/Rural FI Rs.500/-or FD / FFD Rs. 50,000</p>
4.	<p align="center">JubileePlus-RSOLD Senior citizen accounts</p>	<p>a.1Sponsor account free(RSSPR).Facilities at par with Super Saving</p>	<p>a. Discontinue offering sponsor account & existing sponsor accounts to continue in RSSPR scheme code</p>

Sr.	Particulars/Scheme code	Existing Offering	Revised Offering						
	<p align="center"><i>-Continued...</i></p> <p align="center">JubileePlus- RSOLD Senior citizen accounts</p>	<p>b. 25% Discount on Locker Rent, if Rs 5000/-AQB maintained in all four quarters.</p> <p>c. Other bank ATM usage 10 transactions free per month both financial & non financial transactions</p>	<p>b. Variable Discount</p> <table border="1" data-bbox="1444 277 1990 509"> <thead> <tr> <th data-bbox="1444 277 1787 391">Monthly Avg.Balance(MAB) for all 12 Months</th> <th data-bbox="1787 277 1990 391">% of Discount</th> </tr> </thead> <tbody> <tr> <td data-bbox="1444 391 1787 472">Rs.10,000 - Rs.24,999</td> <td data-bbox="1787 391 1990 472">10%</td> </tr> <tr> <td data-bbox="1444 472 1787 509">Rs.25,000 & above</td> <td data-bbox="1787 472 1990 509">15%</td> </tr> </tbody> </table> <p>Discount shall be offered only on A & B size lockers. The same shall be applicable only on one locker. No discount applicable for MAB less than Rs.10,000/-</p> <p>c. Other bank ATM usage 5 transactions free per month both financial & non financial transactions.</p>	Monthly Avg.Balance(MAB) for all 12 Months	% of Discount	Rs.10,000 - Rs.24,999	10%	Rs.25,000 & above	15%
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Rs.25,000 & above	15%								
5.	<p align="center">SuperShakti- RSWOM Women's Account</p>	<p>a. 25% Discount on Locker Rent , if Rs 5000/- AQB maintained in all four quarters</p>	<p>a. Variable Discount</p> <table border="1" data-bbox="1444 1052 1990 1295"> <thead> <tr> <th data-bbox="1444 1052 1787 1166">Monthly Avg.Balance(MAB) for all 12 Months</th> <th data-bbox="1787 1052 1990 1166">% of Discount</th> </tr> </thead> <tbody> <tr> <td data-bbox="1444 1166 1787 1247">Rs.10,000- Rs.24,999</td> <td data-bbox="1787 1166 1990 1247">10%</td> </tr> <tr> <td data-bbox="1444 1247 1787 1295">Rs.25,000 & above</td> <td data-bbox="1787 1247 1990 1295">15%</td> </tr> </tbody> </table> <p>Discount shall be offered only on A & B size lockers. The same shall be applicable only on one locker.</p>	Monthly Avg.Balance(MAB) for all 12 Months	% of Discount	Rs.10,000- Rs.24,999	10%	Rs.25,000 & above	15%
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Sr.	Particulars/Scheme code	Existing Offering	Revised Offering
	<p style="text-align: center;"><i>Continued...</i></p> <p style="text-align: center;">Supershakti -RSWOM Women accounts</p>	<p>b. Other bank ATM usage 10 transactions free per month both financial & non financial trx.</p>	<p>No discount applicable for MAB less than Rs.10,000/-</p> <p>b. Other bank ATM usage 5 transactions free per month both financial & non financial trx.</p>
6..	<p>Being Me Saving Account (RSYOU/RSYNE/RSYOU)</p>	<p>Any Individual of 18 - 30 Years of age. No MAB required. Accounts were continued in existing scheme codes beyond 30 years of Age.</p>	<p>Accounts shall be migrated to entry level savings scheme codes - RSNEW/RSNRE/RSNRO respectively on completing 30 years of age based on date of Birth available in Bank Records. Thereafter Services, Benefits & charges applicable as per above mentioned scheme codes.</p>