

Schedule of Facilities- Charges are Exclusive of GST

**Scheme Code - RSADL(Retail Loan Linked Savings Account)**

MAB (Monthly Average Balance) as per Branch Categorization  Minimum AOA should be equivalent to required MAB amount	MAB Requirement	Charges for Non-maintenance of MAB	
	Metro/Urban - Rs. 5,000/	6 % per month on the differential amount of MAB & Actual Avg Bal maintained	Maximum - Rs. 300/-
	Semi Urban - Rs 2,500/-		Maximum - Rs 150/-
	Rural -Rs.500		Maximum - Rs 30/-
	Rural FI -Rs.500		Maximum - Rs 30/-

Grace Period granted - 1 month as per RBI guidelines to restore MAB

**Classic Debit Card (Subject to No changes in card rate by DBD)**

Issuance 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/-
Replacement of Lost/ Stolen card	Rs. 220/-
Re PIN Generation	Rs. 50 for Lost/Forgotten PIN
IDBI Bank ATM Financial Transaction	First 6 Transactions free in all cities,thereafter Rs.21 per transaction
IDBI Bank ATM Non Financial Transaction	Free

Other Bank ATM(w.e.f. May 01, 2025)	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 9 per transaction Financial - Rs 23 per transaction

International ATM	Financial- Rs 140 per transaction & Non Financial - Rs 30 per transaction
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Transactions declined due to insufficient Balance at IDBI Bank ATM / other Bank ATMs / International ATM	Rs. 20 per Instance
ATM Cash Withdrawal Limit	<b>Rs 50,000/- (Per Day)</b>
POS (Point of Sale) Limit	Rs 50,000/- (Per Day)
E-Commerce (online)Transactions	Rs 50,000/- (Per Day)
Contact Less card Transactions limit	Rs 10,000/- (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**

Personalised Multicity /Local cheque book	1st Yr of Account opening	20 Cheque Leaves Free
	All Subsequent Years	20 Cheque Leaves Free
		Rs. 5 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		
	Post/Courier - Upto 1 Yr - Rs. 100/-; Above 1 Yr - Rs.300/-		
Passbook	Free		
Duplicate Passbook	Rs. 100/-		

**Miscellaneous**

Interest Certificate	Free-Once in a Year. 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	Free		
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	Free		
Mandate Registration Charge	Rs.50 per mandate		
Issue of Duplicate Confirmation Of Deposit( COD)	Rs.150 per Instance		

**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/ pavorder cancellation (Domestic)	Rs. 100/-	
DD/ pavorder cancellation (Foreign Currency)	As per Trade Finance Guidelines	

**Remittances**

NEFT (Through Branch Channel)	<b>Upto Rs. 10000/- per Transaction</b>	Rs. 2/-
	Above Rs. 10000/- - Rs. 1 Lac	Rs. 5/-
	Above Rs. 1 Lac - Rs. 2 Lac	Rs. 15/-
	Above Rs. 2 lac	Rs. 25/-
	Rs.2 Lac - Rs.5 Lac	Rs. 24.50
RTGS (Through Branch Channel)	Above Rs. 5 Lacs	Rs. 49.50
<b>NEFT /RTGS (Through Net/Mobile Banking)</b>	<b>Free</b>	
IMPS ( Through Net Banking , Mobile Banking and Branch Channel)	Upto Rs. 1000/- per Transaction	Rs.1/-
	Above Rs. 1000/- - Rs.25000	Rs.5/-
	Above Rs.25 000--Rs.1 Lakh	Rs.10/-
	Above Rs.1 lakh- Rs.5lakh	Rs.15/-
	Above 5 lac	Not allowed

Any Branch Banking			
Customer Induced Debit Transactions through Branch channel	30 transactions Free per month. Above free limit Rs.15/- per debit transactions		
Any branch cheque deposits and account to account transfers	Free		
Cash deposits (Home & Non Home Branch)	Metro/Urban - 5 Txn Free/Month	Semi-Urban -5 Txn Free/Month	Rural - 5 Txn Free/Month
	Charges beyond free limit - Rs.3.00/- per 1000 (Min Rs.25& Max Rs.10,000)		
Cash withdrawal (Home & Non Home Branch)	Upto 3 transactions p.m is free,thereafter Rs.100/- per transactions.		
The services allows you to operate your account from any IDBI bank branch across India.Cash withdrawal by self in Non home branch is allowed upto Rs.50,000 per day only. Non Home Branch Third party cash deposit is allowed to the maximum of Rs 50,000/- per day.Third Party cash withdrawal not allowed from Non Home Branch.			
Cheque transaction charges			
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/-
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		
Cheque stop 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)		
INET Banking Password (Through Branch Channel)	For Debit Card holders		Rs.100/-
	For Non-Debit Card holders 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. 10000		Rs. 100 per Instance
	Above 10,000 to 100,000		Rs. 500 per Instance
	Above 10,0000 to 2500,000		Rs.750 per instance
	Above Rs.25 lakh		Rs.1000 per instance
Technical reasons	Free		
Cheque issued and returned	Slab(Rs.)	Upto 2nd instance per	Beyond 2nd instance per quarter
Financial reasons	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	Upto Rs.1 lac		Rs.150/-
Local / Oustation cheque	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).			
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/-)		
Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)			
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		
Account Closure			
Account closed within 30 days from the opening of the account	NIL		
Accounts closed within 31 days to three years			
Accounts closed after 3 years			
* Reckoned from the date of issuance of card			
Terms & Conditions:			
<p>• The facility of linked Account shall be available in only one Account opened and duly linked with the Loan Accounts• In the event of closure of the linked Demat Account or Trading Account the Accounts will be converted to Super Savings Account (RSADV).• In the event of closure of the Retail Loan the Accounts to be converted to Super Savings Account (RSADV)</p>			
<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. 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>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.</p>			
<p>4. 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>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.</p>			
<p>6. Any change of address should be immediately communicated in writing to the Bank.</p>			
<p>7. 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