

Advantage Plus Account(April 01, 2025)



Schedule of Facilities  
Charges are Exclusive of GST.

**Scheme Code -RSADP**

MAB (Monthly Average Balance) as per Branch Categorization  <u>Minimum AOA should be equivalent to required MAB amount</u>	MAB Requirement	Charges for non-maintenance of balance
	Metro/Urban /Semi Urban/Rural/FI- Rs.25,000 /-	<b>MAB charges @6% of differential amount of required MAB maximum being Rs 600</b>
	<i>Grace Period granted - 1 month as per RBI guidelines to restore MAB</i>	

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

Issuance Fee (Personalised Debit Card )	Rs.150/-
Annual Fee (Second year onwards)	Rs. 400/-
One/additional add-on card per account (Second year onwards)*	Rs. 400/-
Replacement of Lost/ Stolen card	Rs. 400/-
Re PIN Generation	Rs. 50 for Lost/Forgotten PIN
IDBI Bank ATM Financial Transaction	Free
IDBI Bank ATM Non Financial Transaction	Free
Other Bank ATM(w.e.f May 01, 2025)	<b>8 transactions (both Financial &amp; Non-Financial) Free at all locations ; Non Financial - Rs 9 per transaction Financial - Rs 23 per transaction</b> thereafter
International ATM	Financial- Rs 140 per transaction & Non Financial - Rs 30 per transaction
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 75,000/- (Per Day)</b>
POS Limit (Point of Sale)	<b>Rs 1 00 000 (Per Day)</b>
E-Commerce (online)Transactions	<b>Rs 1 00 000 (Per Day)</b>
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	<b>40 Cheque Leaves Free</b>
	All Subsequent Years	<b>40 Cheque Leaves Free</b> Rs. 5 per cheque Leave above Free Limit

**Account statements**

Statement	Daily	Weekly	Quarterly
- Physical from Branch	Rs.100/- per statement plus courier charges		
- 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	<b>Free</b>		
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	<b>Free</b>		
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	<b>Free</b>		
Mandate Registration Charge	<b>Free</b>		
Issue of Duplicate Confirmation Of Deposit( COD)	<b>Free</b>		

**Remittances**

Demand Drafts (Branch/Non Branch Location)/ Payorder	<b>Two DD/Payorder</b>	<b>Free p.m</b>
	Upto Rs. 5000/-	Rs.30
	Above Rs.5000/- - Rs. 10000	Rs.50/-
	Thereafter Rs.3 per Thousand (Min.Rs.50 and MAX>Rs.10,000	
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)	First 5 Transactions free per month	
	<b>Upto Rs.10000/- per Transaction</b>	
	Above Rs. 10000/- - Rs. 1 Lac	Rs. 2/-
	Above Rs. 1 Lac - Rs. 2 Lac	Rs. 5/-
	Above Rs. 2 lac	Rs. 15/-
<b>NEFT &amp; RTGS (Through NET Banking / Mobile)</b>	<b>Free</b>	
RTGS (Through Branch Channel)	Rs.2 Lac - Rs.5 Lac	Rs. 24.50
	Above Rs. 5 Lacs	Rs. 49.50
IMPS ( Through Net Banking , Mobile Banking and Branch Channel)	<b>Free</b>	

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)	10 Trx free per month		
Cash withdrawal (Home & Non Home Branch)	Charges beyond free limit - Rs.3.00/- per 1000 (Min Rs.25& Max Rs.10,000)		
Upto 5 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 per account. 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	
Foreign currency cheque collection	Above Rs. 1,00,000/-	Rs. 150/-	
As per Trade Finance guidelines			
Cheque stop payment instructions -Branch/Net Banking/Mobile Banking/IVRS			
Per Cheque Leaf	FREE		
Per Range of Cheque Leaves	FREE		
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/-	
Charges			
ECS/NACH/ACS returned	Slab	(Rs.)	
Financial reasons	Upto Rs.10,000	Rs. 100 per Instance	
	Above Rs.10,000 to Rs.100,000	Rs. 500 per Instance	
	Above Rs.1,00,000 to Rs.25,00,000	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 quarter	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 / Outstation cheque	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/-)		
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			
NIL			
Special Features on Account	25% Discount on Locker rent for primary holder (Only one locker of size A& B, per account subject to locker availability). 2 Zero balance Kids		
Special Features on Card			
Personal Accident cover (Death Only)– Rs. 5 Lakh Permanent Disability Cover – Rs. 2 Lakh Loss of checked baggage – Rs. 50,000/- Purchase protection – Rs. 20,000/- for 90 days Fire and burglary for household contents – Rs. 50,000/- * Insurance claim acceptance would be subject to fulfillment of Terms and Conditions and clearance from Insurance Company. Lounge Access TWO per quarter as per the card feature.			
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. 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. 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 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 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			
<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.			
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			
Signature of first holder		Signature of Second holder	Signature of Third holder