

Small Savings Account(Relaxed KYC) (October 31,2024)



Schedule of Facilities- Charges are Exclusive of GST
First 4 Customer Induced Debit transactions per month free; thereafter charges shall be applicable as mentioned below. Alternate Banking Transactions of IMPS, RTGS, NEFT , UPI and POS(Rupay Card) are not considered in count of No of Free Monthly Transaction Limit.
 A small Account is a Basic Saving Banking Deposit Account for Financial Inclusions allowed to be opened with minimum KYC and Signature & having transactional restrictions. Read in details behind for further clarification.

Scheme Code - RSBA3		
MAB Requirement (Monthly Average Balance)	Zero	
Rupay Classic Debit Card(Charges applicable beyond 4 Overall Customer Induced debit transactions in account in the month)*		
Issuance / Annual Fee	Free	
One/additional add-on card per account	Free	
Replacement of Lost/ Stolen card	Free	
Re PIN Generation	Free	
IDBI Bank ATM Non Financial / Financial Transaction	Above Free Transaction Limit Rs. 20/- Per transaction	
Other Bank ATM	Non- Financial: Free	
Transactions declined due to insufficient Balance at IDBI Bank ATM / other Bank ATMs	Rs. 20 per Instance	
ATM Cash Withdrawal Limit	Rs 10,000/- (Per Day)	
POS Limit (Point of Sale)	Rs 10,000/- (Per Day)	
E-Commerce (online) Transactions	Rs 10,000/- (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 / 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		
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 Leave above Free Limit	
Account statements		
Daily/Weekly Statement	Not Allowed	
Duplicate Statement at the branch	Not Allowed	
Duplicate Statement through Phone Banking and ATM	Not Allowed	
Passbook	Free	
Duplicate Passbook	Free	
Miscellaneous		
Interest Certificate	Free	
Balance/Signature or Photo verification certificate/Banker's report	Rs.100 per instance	
Foreign inward remittance certificate	Not Allowed	
Standing instructions	Free	
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	Not Allowed	
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)	Not Allowed	
Sweep out Trigger facility Charges	NA	
Mandate Registration Charge	Free	
Issue of Duplicate Confirmation Of Deposit(COD)	Rs.150 per Instance	
Remittances(Charges applicable beyond 4 Overall Customer Induced debit transactions in account in the month)*		
Demand Drafts (Branch/Non Branch Location)/ Payorder*	Rs 20/-	
Payable at Par utilisation	Free	
Foreign currency demand drafts / international money orders	Not Allowed	
DD/ payorder cancellation (Domestic)	Rs.100/-	
NEFT /Net Banking /Mobile Channel)	Free	
NEFT -Through Branch Channel	Rs. 20/-	
IMPS through Branch Channel	Rs .20/-	
IMPS (Through Net Banking/Mobile Banking)	Free	
RTGS	Not Allowed	
Any Branch Banking(Charges applicable beyond 4 Overall Customer Induced debit transactions in account in the month)*		
Any branch cheque deposits and account to account transfers	Free	
Any Withdrawal Through ECS/NACH/ACS/Clearing Debit	Rs.20 per transactions	
Cash deposits (Home & Non Home Branch)	Free	
Cash deposits Non - Home Branch - Max. Rs. 10,000/- per day	Free	
Cash withdrawal(Home Branch and Non Home Branch)	Rs.20 per transactions . Maximum Rs10,000 withdrawal allowed per month.	
Non Home Branch Cash withdrawal (By self only)	Free	
The services allows you to operate your account from any IDBI bank branch across India. Third Party cash withdrawal not allowed from Non Home Branch		
Cheque transaction charges		
Cheque collections (Branch/Non branch locations)	Local / Outstation - Free. Only other Bank commission recovered	
Speed Clearing outside CTS Grid (Service charges for Speed Clearing within the CTS grid jurisdiction is waived)	Free	
Foreign currency cheque collection	Not Allowed	

Cheque stop payment instructions-Branch/NetBanking/Mobile banking/IVRS			
Per Cheque Leaf	Rs. 100		
Per Range of Cheque Leaves	Rs. 500/-(Max)		
Alternate Channel Banking			
SMS Alerts	Free		
INET Banking Password (Through Branch Channel)	For Debit Card holders	Rs.100/-	
	For Non-Debit Card holders	Free for first time	
	subsequent Password	Rs.50/-	
Return Charges			
ECS/NACH/ACS returned			
Financial reasons	Upto 10,000	Rs. 100 per Instance	
	Above 10,000 to 100,000	Rs. 500 per Instance	
	Above 1,00,000 to 25,00,000	Rs. 750 per instance	
	Above Rs.25 lakh	Rs. 1000 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	Upto Rs.1 lac		Rs.150/-
	Beyond Rs.1 lac		Rs.250/-
<i>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).</i>			
Charges for collection of paper based instrument other than regular cheque	Rs.10/1000(Min Rs.100/-, Max Rs.1000/-)		
Standing Instruction Rejection/Failure	Rs. 225 per instance)		
Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)			
Per occasion (A)	Rs.115		
Interest (B)	19.75%		
Account Closure			
NIL			
* Reckoned from the date of issuance of card			
Important Instructions			
I. Small Account KYC:			
1. Applicant for Small Account will not be eligible for opening any other Savings Bank Account with IDBI Bank Ltd. In case customer is already holding any Savings Bank Account in IDBI Bank, it has to be closed within 30 Days from the opening of the Small Account.			
2. Applicant shall provide an evidence of having applied for an official valid document for identity and address proof on or before completion of 12 month from the date of the account opening. In case the customer does not comply, Bank shall have the liberty to block/freeze the Account.			
3. Customer shall provide an evidence/proof of address and identity on or before completion of 24 months from the date of account opening. In case the customer does not comply, bank shall have the liberty to block/freeze the Account.			
4. Any change of address should be immediately communicated in writing to the Bank.			
5. 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.			
II. Transactional Limits:			
1. The aggregate of all credits in a financial year does not exceed Rs 1 lakh.			
2. The Aggregate of all withdrawals and transfers in a month does not exceed rupees ten thousand.			
3. The balance at any point of time does not exceed rupees fifty thousand.			
If above-mentioned conditions are fulfilled, I understand that the bank will not permit any further transactions			
III. General			
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. GST Not Applicable on above charges			
3. 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.			
4. Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities.			
5. Any change of address should be immediately communicated in writing to the Bank.			
6. 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.			
* Alternate Banking Transactions of IMPS, RTGS, NEFT, UPI and POS(Rupay Card) are not considered in counting of No of Free Monthly Transaction Limit.			
Declaration: I/we confirm that we do not hold Basic Savings Bank Deposit Account in any other Bank. 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)			
<div style="display: flex; justify-content: space-between; margin-top: 20px;"> Signature of first holder Signature of Second holder Signature of Third holder </div>			

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