

Bundled Savings Account (February 01,2023)



Schedule of Facilities  
Charges are Exclusive of GST

Scheme Code - RSDMT / RSFAM / RSRLN

|   |   |  |
|---|---|--|
| MAB (Monthly Average Balance) as per Branch Categorization          | MAB Requirement   | Charges for Non-maintenance of MAB   |
| Minimum AOA should be equivalent to required MAB amount             | Metro/Urban - Rs. 1,000/-<br>Semi Urban - Rs. 500/-<br>Rural /Rural FL- Rs. 250/- | 5% per month on the differential amount of MAB & Actual Avg Bal maintained |
| Grace Period granted - 1 month as per RBI guidelines to restore MAB |   |  |

- RSDMT - Saving Linked to Demat Account
- RSFAM - Saving linked to Demat & Trading Account
- RSRLN - Saving Linked to Retail Loans (Auto/Personal/Home/LAP/PSL/Gold Loan)

Classic Debit Card

|  |   |
|--|---|
| 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 5 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,<br>5 transactions (both Financial & Non-Financial) Free per month at all other locations, thereafter Non Financial - Rs 9 per transaction<br>Financial - Rs 23 per transaction |
| International ATM  | Non Financial - Rs 30 per transaction<br>Financial- Rs 140 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  | Rs 25,000/- (Per Day)   |
| POS Limit (Point of Sale)  | Rs 25,000/- (Per Day)   |
| E-Commerce (online)Transactions  | Rs 50,000/- (Per Day)   |
| Contact Less card Transactions limit   | Rs 10,000/- (Per Day)   |

- 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.
- 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.
- 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<br>Post/Courier - Upto 1 Yr - Rs. 100/-; Above 1 Yr - Rs.300/- |        |           |
| Passbook                                      | Free   |        |           |
| Duplicate Passbook                            | Rs. 100/-  |        |           |

Miscellaneous

|   |   |   |  |
|---|---|---|--|
| Interest Certificate  | Once in a Year (For IT Return Purpose) - Free<br>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                              | Rs. 100/-                                       |  |
| 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                    | Rs.50 /- per request  |   |  |
| 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/ payorder cancellation (Domestic)                            | Rs. 100/-                                    |   |
| DD/ payorder cancellation (Foreign Currency)                    | As per Trade Finance Guidelines              |   |
| NEFT (Through Branch Channel)                                   | Upto Rs.5000                                 | Free                                    |
|   | Above Rs.5,000 - Rs. 10000/- per Transaction | 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/-                                |
| NEFT (Through Net /Mobile Banking)                              | Free   |   |
| RTGS (Through Branch Channel)                                   | Rs.2 Lac - Rs.5 Lac                          | Rs. 24.50                               |
|   | Above Rs. 5 Lacs                             | Rs. 49.50                               |
| RTGS(Through Net /Mobile Banking)                               | Rs.2 Lac - Rs.5 Lac                          | Rs. 15                                  |
|   | Above Rs. 5 Lacs                             | Rs. 30                                  |
| 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                             |

