

Basic Savings Account with complete KYC (December 01,2023)



Schedule of Facilities- Charges are Exclusive of GST

First 4 Customer Induced Debit transactions per month free; thereafter charges as per mode of withdrawal shall be applicable as mentioned below.

Scheme Code - RSBA2

MAB Requirement (Monthly Average Balance)	Zero		
Rupay Classic Debit Card			
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	Free		
Other Bank ATM	4 transactions Free per month, thereafter Non Financial - Rs 8 per transaction Financial - Rs 21 per transaction		
International ATM	Non Financial - Rs 30 per transaction 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 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			
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	Free		
Miscellaneous			
Interest Certificate	Free		
Balance/Signature or Photo verification certificate/Banker's report	Rs.100 per instance		
Foreign inward remittance certificate	As per Trade Finance guidelines		
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 debit transactions in the month)			
Demand Drafts (Branch/Non Branch Location)/ Payorder*	Upto Rs.5000		Rs 30
	Above Rs.5,000-Rs.10,000		Rs.50
	Above Rs.10000		Rs. 3 per thousand -Min 50, Max Rs.10000
Payable at Par utilisation	Free		
Foreign currency demand drafts / international money orders	As per Trade Finance guidelines		
DD/ payorder cancellation (Domestic)	Rs.100/-		
NEFT /Net Banking /Mobile Channel)	Free		
NEFT -Through Branch Channel	upto Rs.5000		Free
	Above Rs.5000-Rs.10,000		Rs.2
	Rs.Rs.10,000-Rs.1Lakh		Rs.5
	Above Rs.1Lakh- Rs.2Lakh		Rs.15
	Above Rs.2lakh		Rs.25
IMPS (Through Branch Channel)	upto Rs.1000		Rs.1
	Above Rs 1000 to Rs.25,000		Rs.5
	Above Rs.25,000-Rs 1 Lakhs		Rs.10
	Above Rs.1Lakh -Rs.5lakhs		Rs.15
	Above Rs.5Lakh		Not Allowed.
IMPS (Through Net Banking/Mobile Banking)	Free		
RTGS (Through Branch Channel)	Rs.2lakhs -Rs.5 Lakhs		Rs.24.50
	Above Rs.5 Lakhs		Rs.49.50
RTGS(Through Netbanking/Mobile banking)	Rs.2lakhs -Rs.5 Lakhs		Rs.15
	Above Rs.5 Lakhs		Rs.30

Any Branch Banking

Any branch cheque deposits and account to account transfers	Free
Cash deposits (Home & Non Home Branch)	Free
Cash deposits Non - Home Branch - Max. Rs. 10,000/- per day	4 transactions free in the month; thereafter Rs.100 per transactions
Cash withdrawal(Home and Non Home Branch)	
Non Home Branch Cash withdrawal (By self only)	

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		
<i>Financial reasons</i>	upto Rs.25 lakh	Rs.500 per instance
	Above Rs.25 lakh	Rs.700 per instance
<i>Technical reasons</i>	Free	

Cheque issued and returned

	Slab(Rs.)	Upto 2nd instance per quarter	Beyond 2nd instance per quarter
<i>Financial reasons</i>	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
<i>Technical reasons</i>	Free		

Cheque deposited and returned

<i>Local / Outstation cheque</i>	Upto Rs.1 lac	Rs.150/-
	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).

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

III. General

- 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.
- GST applicable on above charges will be additional.
- 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.
- Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities.
- Any change of address should be immediately communicated in writing to the Bank.
- 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.

Declaration: I/we confirm that we do not hold Basic Savings Bank Deposit Account in any of your Bank Branch and 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)

Signature of first holder

Signature of Second holder

Signature of Third holder