



December 31, 2022

Notice to Savings /Current / Overdraft/DEMAT Account Customers

Revision of Service Charges

Dear Customers,

Service Charges for a few facilities offered in Savings/Current/Overdraft/DEMAT accounts has been revised and will be effective from February 01, 2023.

The details are given in attached [Appendix](#) for the charges listed below:

Sr. No.	Nature of Service Charges
1	Charges for Customer Induced manual Debit transactions through Branch Channel exceeding defined limits for SB Accounts
2	Charges for Cheque Issued and Returned
3	Charges for ECS Returns
4	Charges for Cash Withdrawal in CA (except Elite CA) above free limit (as per product) <u>at Non-Home Branch</u>
5	DD/PO (CA & FDOD) Charges
6	Demat Charges
7	IMPS charges

Charges for facilities other than those listed in above Annexure remain unaltered.

Chief General Manager
Retail Banking Group
IDBI Bank

Appendix

Sr. No.	Service Charge Type	Existing Service Charge Structure	Revised / New Service Charge Structure																								
1	Charges for Customer Induced manual Debit transactions through Branch Channel exceeding defined limits for SB Accounts	Not levied presently	<p>30 Debit Entries free per month. If Debit entries (excluding Alternate Channels) exceeds 30 per month, charges at Rs.15 /- per Debit.</p> <p>Excl. BSBD, FI, staff, Payroll, and HNI variants accounts Following transactions are excluded:</p> <p>a. SI</p> <p>b. Transactions through Alternate Delivery Channels (ADC) incl. ECS</p> <p>c. Auto Sweep, system generated (Service charge, interest etc.)</p>																								
2	Charges for Cheque Issued and Returned	<table border="1"> <thead> <tr> <th data-bbox="509 1346 667 1478">Slab</th> <th data-bbox="667 1346 805 1478">Upto 2nd instance</th> <th data-bbox="805 1346 935 1478">Beyond 2nd instance</th> </tr> </thead> <tbody> <tr> <td data-bbox="509 1478 667 1577">Up to Rs.10,000</td> <td data-bbox="667 1478 805 1577">Rs.250</td> <td data-bbox="805 1478 935 1577">Rs.500</td> </tr> <tr> <td data-bbox="509 1577 667 1675">>Rs.10000 – Rs.25 lac</td> <td data-bbox="667 1577 805 1675">Rs.500</td> <td data-bbox="805 1577 935 1675">Rs.750</td> </tr> <tr> <td data-bbox="509 1675 667 1772">Beyond Rs.25 lac</td> <td data-bbox="667 1675 805 1772">Rs.1000</td> <td data-bbox="805 1675 935 1772">Rs.1500</td> </tr> </tbody> </table>	Slab	Upto 2 nd instance	Beyond 2 nd instance	Up to Rs.10,000	Rs.250	Rs.500	>Rs.10000 – Rs.25 lac	Rs.500	Rs.750	Beyond Rs.25 lac	Rs.1000	Rs.1500	<table border="1"> <thead> <tr> <th data-bbox="967 1346 1125 1478">Slab</th> <th data-bbox="1125 1346 1263 1478">Upto 2nd instance</th> <th data-bbox="1263 1346 1393 1478">Beyond 2nd instance</th> </tr> </thead> <tbody> <tr> <td data-bbox="967 1478 1125 1577">Up to Rs.10,000</td> <td data-bbox="1125 1478 1263 1577">Rs.500</td> <td data-bbox="1263 1478 1393 1577">Rs.500</td> </tr> <tr> <td data-bbox="967 1577 1125 1675">>Rs.10000 – Rs.25 lac</td> <td data-bbox="1125 1577 1263 1675">Rs.500</td> <td data-bbox="1263 1577 1393 1675">Rs.750</td> </tr> <tr> <td data-bbox="967 1675 1125 1772">Beyond Rs.25 lac</td> <td data-bbox="1125 1675 1263 1772">Rs.1000</td> <td data-bbox="1263 1675 1393 1772">Rs.1500</td> </tr> </tbody> </table>	Slab	Upto 2 nd instance	Beyond 2 nd instance	Up to Rs.10,000	Rs.500	Rs.500	>Rs.10000 – Rs.25 lac	Rs.500	Rs.750	Beyond Rs.25 lac	Rs.1000	Rs.1500
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Sr. No.	Service Charge Type	Existing Service Charge Structure	Revised / New Service Charge Structure
4	Charges for Cash Withdrawal in CA (except Elite CA) above free limit (as per product) at <u>Non-Home Branch</u>	Not levied presently	Charges @ ₹ 2/- per ₹ 1,000/-, minimum ₹ 50/- per transaction
5	DD/PO (CA & FDOD) Charges	Rs 1.10/1000/- Min Rs 53	<p>Upto Rs 5000/- Rs 50/-</p> <p>Above Rs 5000/- to Rs25000/- Rs 75/-</p> <p>Rs25001 to Rs 1 lac – Rs 4/- per thousand or part thereof Minimum Rs 100/- maximum Rs 400/-</p> <p>Above Rs1 lac – Rs 5/- per thousand or part thereof.</p> <p>Minimum Rs 500/- Maximum Rs 12000/-</p>
6	Subh Labh 151 Demat Billing category	Not levied presently	Special AMC billing category for holding Debt Instruments and Mutual Funds by customers. On inclusion of any holding apart from Debt instruments and Mutual Funds these accounts will be upgraded to normal billing category as per the charge bank account scheme code tagged to these accounts. This will be

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			<p>one-time exercise in the tenure of the Demat account and not subjected to the AMC billing month.</p> <table border="1" data-bbox="967 491 1409 1402"> <thead> <tr> <th data-bbox="967 491 1252 585">Activity</th> <th data-bbox="1252 491 1409 585">Shubh Labh 151</th> </tr> </thead> <tbody> <tr> <td data-bbox="967 585 1252 680">AMC</td> <td data-bbox="1252 585 1409 680">Rs. 151/- p.a</td> </tr> <tr> <td data-bbox="967 680 1252 737">Account Freezing</td> <td data-bbox="1252 680 1409 737">100</td> </tr> <tr> <td data-bbox="967 737 1252 793">Account Defreezing</td> <td data-bbox="1252 737 1409 793">100</td> </tr> <tr> <td data-bbox="967 793 1252 850">Remat*</td> <td data-bbox="1252 793 1409 850">10</td> </tr> <tr> <td data-bbox="967 850 1252 907">Demat</td> <td data-bbox="1252 850 1409 907">5</td> </tr> <tr> <td data-bbox="967 907 1252 963">Demat Mail</td> <td data-bbox="1252 907 1409 963">40</td> </tr> <tr> <td data-bbox="967 963 1252 1020">Pledge Invoke</td> <td data-bbox="1252 963 1409 1402" rowspan="6">0.0004 of MV/FV or Rs.50 whichever is higher + Taxes</td> </tr> <tr> <td data-bbox="967 1020 1252 1077">Off Market</td> </tr> <tr> <td data-bbox="967 1077 1252 1134">Market</td> </tr> <tr> <td data-bbox="967 1134 1252 1190">Inter Depository</td> </tr> <tr> <td data-bbox="967 1190 1252 1247">Pledge Create (Inter and Intra)</td> </tr> <tr> <td data-bbox="967 1247 1252 1402">Pledge Close (Inter and Intra)</td> </tr> </tbody> </table> <p data-bbox="967 1402 1409 1486">*For Remat Rs.20 per 100 Quantity</p> <p data-bbox="967 1507 1409 1591">MV = Market Value for Listed shares</p> <p data-bbox="967 1612 1409 1696">FV = Face Value for unlisted shares</p> <p data-bbox="967 1717 1409 1759"><u>Terms and conditions:</u></p> <p data-bbox="967 1780 1409 1864">1. GST/Other Tax as applicable subject to change, as</p>	Activity	Shubh Labh 151	AMC	Rs. 151/- p.a	Account Freezing	100	Account Defreezing	100	Remat*	10	Demat	5	Demat Mail	40	Pledge Invoke	0.0004 of MV/FV or Rs.50 whichever is higher + Taxes	Off Market	Market	Inter Depository	Pledge Create (Inter and Intra)	Pledge Close (Inter and Intra)
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			<p>prescribed by Tax Authorities from time to time.</p> <p>2. IDBI Bank Saving/Current charge Bank A/C will be debited every month for recovery of service charges.</p> <p>3. For calculation of charges, market value of transaction/holding will be as per NSDL process.</p> <p>4. Bills for service charges will be raised monthly. Charges quoted above are for the services listed. Any services not listed above will be charged separately as per Bank's policy.</p>																				
7	IMPS charges	<table border="1" data-bbox="506 1234 928 1785"> <thead> <tr> <th>Slab</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td>Amounts upto ₹1,000</td> <td>Nil</td> </tr> <tr> <td>Amounts above ₹1,000 and upto ₹25,000</td> <td>₹ 5/-</td> </tr> <tr> <td>Amounts above ₹25,000 and upto ₹1 lakh</td> <td>-₹ 5/-</td> </tr> <tr> <td>Amounts above ₹1 lakh and upto ₹5 lakh-</td> <td>₹ 15/-</td> </tr> </tbody> </table>	Slab	Charge	Amounts upto ₹1,000	Nil	Amounts above ₹1,000 and upto ₹25,000	₹ 5/-	Amounts above ₹25,000 and upto ₹1 lakh	-₹ 5/-	Amounts above ₹1 lakh and upto ₹5 lakh-	₹ 15/-	<p>Rationalization as per NPCI guidelines.</p> <table border="1" data-bbox="964 1276 1386 1822"> <thead> <tr> <th>Slab</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td>Amounts upto ₹1,000</td> <td>₹ 1/-</td> </tr> <tr> <td>Amounts above ₹1,000 and upto ₹25,000</td> <td>₹ 5/-</td> </tr> <tr> <td>Amounts above ₹25,000 and upto ₹ 1 lakh</td> <td>₹ 10/-</td> </tr> <tr> <td>Amounts above ₹1 lakh and upto ₹5 lakh-</td> <td>₹ 15/-</td> </tr> </tbody> </table>	Slab	Charge	Amounts upto ₹1,000	₹ 1/-	Amounts above ₹1,000 and upto ₹25,000	₹ 5/-	Amounts above ₹25,000 and upto ₹ 1 lakh	₹ 10/-	Amounts above ₹1 lakh and upto ₹5 lakh-	₹ 15/-
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