

"Being Me" Savings Account (January 01,2021)



Schedule of Facilities
Charges are Exclusive of GST

SCHEME CODE - RSYOU, RSYNE, RSYNO

Eligibility	Any Individual of 18 - 30 Years of age		
MAB (Monthly Average Balance) Requirement	Rs. 2,500/-		
Minimum AOA should be equivalent to required MAB amount			
Being Me 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.20 per transaction		
IDBI Bank ATM Non Financial Transaction	Free		
Other Bank ATM	3 transactions (both Financial & Non-Financial) Free at 6 Metro locations viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru & Hyderabad, 5 transactions (both Financial & Non-Financial) Free per month at all other locations, thereafter Non Financial - Rs 8 per transaction Financial - Rs 20 per transaction		
International ATM	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	Rs 25,000/- (Per Day)		
POS (Point of Sale) Limit	Rs 25,000/- (Per Day)		
E-Commerce (online)Transactions	Rs 25,000/- (Per Day) effective 10th Feb 2021		
Contact Less card Transactions limit	Rs 10,000/- (Per Day) effective 10th Feb 2021		
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			
Common Service Charges			
Cheque Book			
Personalised Multicity /Local cheque book	1st Yr of Account opening	60 Cheque Leaves Free	
	All Subsequent Years	50 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 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		
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 Banking / Mobile)	Free		
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) 2 Transactions free per month through Net/Mobile Banking	Upto Rs. 1000/- per Transaction	NIL	
	Above Rs. 1000/- - Rs. 1 Lac	Rs.5/-	
	Above Rs. 1 Lac	Rs.15/-	

