

**Preferred Account (1st February, 2023)****Schedule of Facilities**

Charges Exclusive of Goods & Service tax.(GST applicable will be levied on all charges, and would be rounded-off to the next Rupee)

SCHEME CODE : RSPNE / RSPNO****Eligibility**

| | | |
|--|--|----------------|
| Balance Requirement | Monthly Average Balance (MAB) of Rs.1 Lakh in Preferred Account Or Total Relationship Value ¹ (TRV) of Rs.1 Lakh across all Savings and Current A/cs Or TRV of Rs.7.5 Lakhs across all Savings & Current Accounts and FDs. | |
| Charges ² for Non-maintenance of Balance (w.e.f November 1st, 2018) | MAB < Rs.1.00 Lac – Rs.50,000 | Rs.100 / Month |
| | MAB < Rs.50,000 - Rs.25,000 | Rs.150 / Month |
| | MAB < Rs.25,000 - 0 | Rs.200 / Month |

- Your Total Relationship¹ Value is derived from a combination of balances maintained across your various Savings & Current Accounts and deposits. Value of FCNR (B) deposit is not considered.
- In case of multiple HNI Accounts under same customer id charges will be applicable as per highest variant of Account
- Charges² as above will be applied in the primary HNI SB / CA account in case of non-maintenance of MAB/TRV.
- New Accounts would not be allowed to be converted to any other lower variant for initial one quarter.

Visa / Rupay-- Platinum Debit Card (**RUPAY Platinum (Domestic) Card will be offered in RS PNO [NRO Preferred] account)

| | | |
|--|---|--|
| Annual Fee | Free (Card charge will be applicable if the Account is downgraded) | |
| One add-on card per account | Free | |
| Replacement of lost/stolen card | Free | |
| Re - generation of PIN | Free | |
| IDBI Bank ATM Non-Financial /Financial Transaction | Free | |
| Other Bank ATM (domestic locations) | Free | |
| International ATM | 10 transactions Free per month, thereafter Non-Financial – Rs.30 per transaction# Financial- Rs.140 per transaction# | |
| ATM Transaction declined due to insufficient balance at IDBI Bank ATM/Other Bank ATM/International ATM | Rs.20/- per Instance | |

1) Card issued will be an internationally valid card. However, based upon your consent, you can use your card for Domestic + International transactions or for Domestic transactions only.

2) For all domestic POS transactions, PIN will be prompted to complete the transaction.

#Cross currency conversion for all International transactions will be applicable @3.5% over and above the exchange rate as decided by VISA

Cheque Book

| | |
|-----------------------------|--|
| Personalized Multicity book | 100 leaves per month free & Rs.5 per cheque leaf above free limit. |
|-----------------------------|--|

Account statements

| Statement | Daily | Weekly |
|--|---|--------|
| - Physical from Branch | Rs.100/- per statement plus actual courier charges | |
| - By Post/Courier | Rs.100/- per statement plus actual courier charges | |
| - By e-mail | Rs.5/- | Rs.5/- |
| Monthly Statement | Free | |
| Duplicate Statement over Phone Banking Request | Email - Rs.25/- per Occasion Post/Courier – Up to 1 Year - Rs.100/-; Above 1 Year - Rs.300/- | |
| Passbook | Free | |
| Duplicate Passbook | Free | |

Miscellaneous

| | | |
|---|-------------------------------------|--|
| Issuance of duplicate Confirmation Of Deposit(COD) | Rs.150 per instance | |
| Interest Certificate | Free | |
| Balance/Signature or Photo verification certificate/Banker's report | Free | |
| 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 year & less than 2 year old | Rs.150/- per Item |
| | 2 years and thereafter | Rs.100/- per add. Year, subject to Max of Rs.750/- |
| Addition/Deletion of Names in Accounts/Nominations/Change in Operational Instructions | Free | |
| Allowing operations through power of Attorney/Mandate | Free | |
| Change of Authorised Signatory in Accounts | Free | |
| IRCTC Ticket Booking | Rs.10/- per Transaction | |
| Facility of Sweep/Linking of Accounts (Sweep Out Only) | Free | |
| Sweep out Facility Trigger Charges | Free | |
| Tax Payment Challan retrieval beyond 2 years for Net Banking Users | Rs.50 /- per request | |

Remittances

| | |
|---|---|
| Demand Drafts (Branch/Non Branch)/Pay order | Free |
| Payable at Par utilisation | Free |
| Foreign currency demand drafts / international money orders | As per Trade Finance guidelines |
| DD/ Pay order cancellation (Domestic/Foreign Currency) | Domestic : Free / Foreign Currency : As per TF guidelines |
| NEFT/RTGS via Net Banking and Branch Channel | Free |
| IMPS via Net Banking, Mobile Banking and Branch Channel | Free |

Any Branch Banking

| | |
|--|--|
| Any branch cheque/ account to account transfers | Free |
| Cash deposits (Home Branch) | 20 transactions per month free - |
| Cash deposits (Non - Home Branch) (Max. Rs.1,00,000/- per day) | Excess charged @ Rs.3/1000. (Min. Rs.25 and Max. Rs.10,000/-) (20 transactions includes both Home - Non Home Cash deposit) |
| Any Branch Cash withdrawal(By self only) | Free (Up to Rs 1,00,000/- per day only) |

The services allows you to operate your account from any IDBI bank branch across India. Third party cash deposit is allowed to the maximum of Rs.1,00,000/- per day per account.

| Cheque transaction charges | | |
|---|--|--|
| Cheque collections (Branch/Non branch locations)/Speed Clearing | Only other bank commission will be recovered | |
| Foreign currency cheque collection | As per Trade Finance guidelines | |
| Cheque stop payment instructions | Free | |
| Special Features | | |
| Particular | Facilities | |
| Cash withdrawal limit, | Rs.1,00,000 per day | |
| E-Commerce (online)Transactions | Rs.1,00,000/- (Per Day) effective from 10th Feb 2021 | |
| POS (Point of sale) | Rs.1,00,000/- (Per Day) effective from 10th Feb 2021 | |
| Contact Less card Transactions limit | Rs.10,000/- (Per Day) effective from 10th Feb 2021 | |
| 1) By 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 | | |
| 2) For all domestic POS transactions, PIN will be prompted to complete the transaction. Contactless Domestic Transaction up to Rs.5,000/- can be done without PIN. 3) Above mentioned ATM, POS, E-Commerce & Contactless Limits are separate for Domestic & International. | | |
| Locker | 50 % discount on any size of Locker (Discount available on only one Locker) | |
| Insurance cover | Free Insurance of Rs.10 lakh on personal accidental death.(Applicable Only for Primary Holder) | |
| DEMAT | Free of AMC, other Discounts on Demat charges as per Demat SoF | |
| PIS Account | 1st Year PIS Annual Maintenance Charge (AMC) waived for Preferred customers. | |
| Trading Account | Free Account Opening (Effective from May 2016) | |
| FASTag | Issuance fee: Nil (up to 1 FASTags) | T & C apply |
| CDP facility | Free 2 Transaction per month. | |
| 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/- |
| Online VISA Card Remittance (Excl.IDBI Bank credit card payment) | Rs.5/- per transaction inclusive of Service Tax (Irrespective of transaction Amount) | |
| Charges | | |
| ECS Returned | | |
| Financial reasons - Rs.500 up to Rs.25 Lac, Rs750 beyond Rs.25 Lac | Technical reasons- Free | |
| Cheque issued and returned - Financial reasons | | |
| Slab(Rs.) | Up to 2nd instance per quarter | Beyond 2nd instance per quarter |
| Up to Rs.10,000 | Rs.500 | Rs.500 |
| Above Rs.10001 - Rs.25 Lakh | Rs.500 | Rs.750 |
| Beyond Rs.25 Lakh | Rs.1000 | Rs.1500 |
| Technical reasons | Free | |
| Cheque deposited and returned (Local / Outstation cheque) | Up to Rs.1 Lakh | Rs.150/- |
| | Beyond Rs.1 Lakh | 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> | | |
| Standing Instruction Rejection/Failure | Rs.225 (per instance) | |
| Charges for collection of paper based instrument other than regular cheque payable thr' clearing mechanism- NSC,KVP, etc. | Rs.10/1000(Min Rs.100/-, Max Rs.1000/-) | |
| Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval) | | |
| Per occasion (A) | Rs.115 | |
| Interest (B) | 19.75 % | |
| CMS/CDP charges shall be levied as per the limit set in the agreement | | |
| Account closure | | |
| Account closed within 30 days from the opening of the account | Nil | |
| Accounts closed within 31 days to three years | Rs.500/- (Not applicable to Senior Citizens and on closures as per regulatory / statutory / law enforcing norms/ directions, Bank induced closures and Deceased Settlement cases.) | |
| Accounts closed after 3 years | Nil | |
| 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 | | |
| 2 . GST applicable on above charges will be additional. | | |
| 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. Satisfactory conduct of the account entails maintaining stipulated monthly average balance as well as sufficient balance to honour cheques issued to third parties. If there are high incidences to the contrary, the Bank reserves the right to close the account under intimation to the customer. | | |
| 5. As per RBI guidelines with respect to Savings Account, if customer defaults in maintenance of monthly average balance as agreed between the bank and customer, the bank should notify the customer clearly by SMS or email or letter etc. that in the event of the minimum balance not being restored in the account within a month from the date of notice, penal charges will be applicable. | | |
| 6 . Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities. | | |
| 7 . Any change of address should be immediately communicated in writing to the Bank. | | |
| 8. 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: 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 understand that the insurance Cover will commence only after completion of 60 days from the date of Account opening/Account activation date/Account up gradation date, (As case may be) whichever is later. | | |
| 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 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. | | |
| | | |
| Signature of first holder | Signature of Second holder | Signature of Third holder |