

Schedule of Facilities for Institutional Savings Bank Account



(Effective from October 05, 2024 charges are exclusive of GST)

SCHEME CODE (For Bank use)	RSNGO/ RSROW/RSSHG	RSBLK/ RSCCS	RSEDN	RSGOV/RSAMT/ RS825/ RSAPM/ RSKVB
Segment	Trust/ NGO/ PF Trust	Association/ Societies and Clubs	Educational Institute/ Education Trust	Govt. Dept./ Bodies/ Agencies/ APMC/ Khadi and Village Industries Boards and companies which are licensed by the Central Government under Sect. 8 of Companies Act, 2013 or Sect. 25 of Companies Act, 1956
Eligibility Criteria (For Bank Use)	Entities which are registered under Societies Registration Act, 1860 or Corresponding Law in force in State or Union Territory or Entire income of entity/ institution is exempted from payment of Income-Tax under the Income-Tax Act, 1961		Entities Whose entire income is exempted from payment of Income-Tax under the Income-Tax Act, 1961	<u>RSGOV/ RSAMT:</u> Account eligible to open to receive grants/ subsidies released for implementation of various programmes/ Scheme sponsored by Central Government/ State Governments subject to production of an authorization from respective Central/State Government Dept. <u>RSAPM:</u> Account of Agriculture Produce Market Committee <u>RSKVB:</u> Account of Khadi and Village Industries Boards <u>RS825:</u> Account of companies which are licensed by the Central Government under Section 8 of Companies Act, 2013 or Section 25

			of Companies Act, 1956 or under the corresponding provision in the Indian Companies Act, 1913 along with not to add to their names the words "Limited" or the words "Private Limited".
Account Balance Requirement	NIL	NIL	NIL
Account Maintenance Charges	NIL	NIL	NIL
ATM cum Debit Card (Classic/Gold/Platinum with International/Domestic Validity)			
Annual Fee	FREE	FREE	FREE
Add on Card	FREE	FREE	FREE
Replacement of Lost Stolen card	FREE	FREE	FREE
New PIN Generation	Rs 50 for PIN Lost/Forgotten Cases Only		
ATM Cash withdrawal Limit (per day)	Classic Debit-cum-ATM Card - Rs 50,000, Gold Debit Card - Rs 75,000, Platinum Debit Card - Rs 1,00,000		
POS (Point of Sale)/ ECOM Transaction Limit (per day) Limit (per day)	Classic Debit-cum-ATM Card - Rs 50,000, Gold Debit Card - Rs 75,000, Platinum Debit Card - Rs 1,00,000		
Contact Less Card Limit (per day)	All variant shall have maximum limit of Rs 10,000/- per day with existing cap of maximum Rs 5,000/- per transaction.		
Transaction at other Bank ATM	Domestic: Non- Financial and Financial - FREE		
	International: Non- Financial - Rs 30 per Transaction. Financial - Rs 140 per Transaction		
	International Cash withdrawal transactions declined due to insufficient funds - Rs.20/- per instance		
Domestic Validity: - If a Customer opts for Domestic Validity Card, a Debit Card with magnetic stripe will be issued which can be used only in India for ATM, POS and E-com transactions. For all domestic POS transactions, PIN will be prompted to complete the transaction.			
International Validity:- If a Customer opts for International Validity Debit Card, EMV Chip Debit Card will be issued which can be used in India and abroad for ATM, POS and E-com transactions. For all domestic POS transactions, PIN will be prompted to complete the transaction.			
Account related charges			
Cash Deposit	10 times of Current Month MAB maintained. Cash Deposits beyond free limit for Saving Bank - Rs. 3/1000 and for Current account Up to Rs. 3 lacs- Rs.4/1000 and > 3 lacs- Rs.5/1000 (Min 53/- for Home and Non Home Branch)		Free

Personalised Multi City Cheque book	3 chq. Books (50 leaves in each book) Monthly FREE. Beyond FREE limit Rs 5 per leaf	FREE CO approval required, if More than 10 cheque books are printed in a quarter.		
Bulk/Continuous Stationery Requirement(Customer need to pay the cost of printing chq book)	Subject to Approval. (Regional Head Approval)			
Account statements				
Monthly, Duplicate, Hold Mail Facility, Overseas Mailing	FREE			
Daily Statement (at customer request)				
Physical from branch/Post/Courier	Rs.100/- per statement plus actual postage			
By email	Rs.5/-			
Duplicate Statement over Telephone				
Email	Rs. 25/- per occasion			
Post/Courier	Up to 1 year - Rs. 100/- and Above 1 year - Rs. 300/-			
Standing instructions (Set - up and execution)	FREE	FREE	FREE	FREE
Standing Instruction rejection /failure	Rs. 225 per instance			
Old Record (Subject to availability)	Above 1yr and less than 2 years - Rs.150/- per Item 2 years and thereafter - Rs.100/- per Item, subject to Max of Rs.750/-			
Addition / deletion of names in Accounts/ Nominations / Change in operational instructions	1st occasion (after account opening) - FREE Beyond 1st occasion - Rs. 100/-			
Allowing operations through power of attorney/mandate	Rs. 500 per request			
Change of authorized signatory in accounts	Rs. 300/- Per Occasion (exempted for change due to death of the existing signatory)		FREE	
Charges For Recording Reconstitution of Account	Rs.200/- (No charges in case of Death of account holder)			
Facility of Sweep/Linking of accounts (Sweep Out Only)	Rs.100/- per instance		FREE	
Sweep Out Trigger facility charges	Rs. 5/- per debit in addition to the SI charges, if any		FREE	
Certificate				
Balance/Interest/Signature verification/ Bankers report	FREE			
Account closure charges	FREE	FREE	FREE	FREE

Remittances																							
Demand Drafts (On branch/Non branch locations), Pay orders, Payable at Par utilization	FREE																						
Demand draft / pay order cancellation or revalidation																							
Foreign currency cheque collection/ demand draft (issuance and cancellation) International money order/ certificate	As per Trade Finance Guidelines.																						
NEFT	<table border="1"> <thead> <tr> <th>Mode of Transaction</th> <th>Branch Channel</th> <th>Net / Mobile Banking</th> </tr> </thead> <tbody> <tr> <td>Amount (Rs.)</td> <td colspan="2">Charge (Rs.)</td> </tr> <tr> <td>Up to Rs 5,000/-</td> <td>FREE</td> <td>FREE</td> </tr> <tr> <td>Above Rs 5000 to Rs 10000</td> <td>2</td> <td>FREE</td> </tr> <tr> <td>Above Rs 10000 to Rs 1 Lakh</td> <td>5</td> <td>FREE</td> </tr> <tr> <td>Above Rs 1 Lakh to Rs 2 lakh</td> <td>15</td> <td>FREE</td> </tr> <tr> <td>Above Rs 2 Lakh</td> <td>25</td> <td>FREE</td> </tr> </tbody> </table> <p>NEFT transactions are FREE for Accounts maintaining PMAB more than Rs 1 lakh</p>	Mode of Transaction	Branch Channel	Net / Mobile Banking	Amount (Rs.)	Charge (Rs.)		Up to Rs 5,000/-	FREE	FREE	Above Rs 5000 to Rs 10000	2	FREE	Above Rs 10000 to Rs 1 Lakh	5	FREE	Above Rs 1 Lakh to Rs 2 lakh	15	FREE	Above Rs 2 Lakh	25	FREE	Free
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Any Branch Banking																							
Any branch cheques deposits and account to	FREE																						

account transfer (electronic fund transfer)				
Cheque stop payment instructions	Per Cheque Leaf Rs 100, Maximum for range of cheques - Rs 500 (Branch/Net/Mobile Banking)			
Copies of paid cheques	FREE			
Net Banking	FREE	FREE	FREE	FREE
Cheque Returned				
Technical reasons	No Charge	No Charge	No Charge	No Charge
Financial reasons				
(Issued/Inward)				
Slab (Rs.)	Up to Rs 10,000	Rs 10,001 to 25 lakh	Beyond Rs 25 lakh	FREE
Up to 2nd instance/quarter	Rs. 250	Rs. 500	Rs. 1,000	
Beyond to 2nd instance/quarter	Rs. 500	Rs. 750	Rs. 1,500	
(Deposited/Outward)				
Up to 1 lakh	Rs. 150			FREE
Beyond 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>				
Unarranged overdraft / Cheque Purchase (A + B)				
Per occasion (A)	Rs. 115	Rs. 115	Rs. 115	Rs. 115
Interest (B)	18.75%	18.75%	18.75%	18.75%
Issue of duplicate confirmation of Deposits (COD)	Rs. 150 per instance	Rs. 150 per instance	Rs. 150 per instance	Rs 150 per instance
ATM transactions failure at IDBI ATM	Rs. 20 per failed transaction	Rs. 20 per failed transaction	Rs. 20 per failed transaction	Rs 20 per failed transaction
<p>Any Branch Banking service allows you to operate your account from any IDBI Bank branch across India.</p> <p>Any Branch Banking service is not available for encashing fixed deposits, third party bearer cheques. These can be done only at home branch.</p> <p>Cash deposit and withdrawal at non-home branches is restricted to one transaction per day per account.</p> <p>Third party cash deposit is allowed to the maximum of Rs. 1 lac per day per account.</p>				
<u>Important Instruction :-</u>				
1. GST applicable on above charges will be additional.				
2. Opening of the Current/Savings Account tantamount to deemed acceptance of the aforesaid rule and 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 the related products and services. Service charges are subject to change from time to time.				
3. Inoperative Account:-				
A savings/current account shall be treated as inoperative if there are no customer induced transactions in the accounts for a period of over two years.				

The following transactions are treated as customer induced transaction as per the bank's policy:

- **A financial transaction initiated by or at the behest of the account holder by bank/third party.**
- **A non-financial transaction , or;**
- **KYC updation done in face to face physical mode or through digital channel such as internet banking or mobile application of the bank”.**

The customer should thus transact in the account periodically, so that it does not become inoperative.

4. Satisfactory conduct of the account entails maintaining sufficient balance to honor 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.

Declaration: I/We have read / understood the terms and condition as applicable to Account opening and other operational aspect. I/We understand that the terms and condition may be revised by the Bank from time to time and it will be agreeable to me/us. I/We shall be responsible for regularly reviewing these terms, including the amendments that are posted on the website. I/We agree to pay charges as per the Bank Policy. I/We also agree to down-gradation of the account and withdrawal of features, in the event of non-maintenance of required balance.

Signature(s)/ Thumb impression(s) of the account holder (With Seal and stamp)

Signature 1

Signature 2

Signature 3
