Sabka Basic Savings Account with complete KYC (December 01,2017)

IDBI BANK

Schedule of Facilities

Charges are Exclusive of GST

Scheme Code - RSBA2/RSGSS			
MAB Requirement (Monthly Average Balance)	Zero		
Debit Cum ATM Card			
Annual Fee (Second year onwards)*	Free		
One/additional add-on card per account (Second year onwards)*	Free		
Replacement of Lost/ Stolen card	Free		
Re PIN Generation	Free		
IDBI Bank ATM Non Financial / Financial Transaction	Free		
Other Bank ATM	5 transactions Free per month, thereafter Non Financial - Rs 8 per transaction Financial - Rs 20 per transaction		
International ATM	Non Financial - Rs 30 per transaction Financial- Rs 140 per transaction		
International Cash withdrawals declined due to insufficient Balance	Rs. 20 per Instance		
ATM Cash Withdrawal Limit	Rs 10,000/- (Per Day)		
POS Limit (Point of Sale)	Rs 10,000/- (Per Day)		
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 & E-com transactions. For all domestic POS transactions, PIN will be prompted to complete the transaction.			
Cheque Book			
Personalised Multicity /Local cheque book	1st Year of Account Opening	60 Cheque Leaves Free	
	All Subsequent Years	50 Cheque Leaves Free	
	Rs. 3 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 Duplicate/ Additional - Rs. 100 (Per Instance)		
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 Nomination/Operational Instructions		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		
Faclity of Sweep/Linking of Accounts (Sweep Out Only)	Rs. 100/- per Instance		
Sweep out Trigger facility Charges	Rs. 5/- per Debit in Additon to the SI Charges		
Tax Payment Challan retrieval beyond 2 years for Net Banking Users	Rs.50 /- per request		
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. 10000/- per Transaction		Rs. 2.5/-
	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)	Upto Rs. 10000/- per Transaction		Rs. 2.5/-
	Above Rs. 10000/- - Rs. 1 Lac		Rs. 5/-
	Above Rs. 1 Lac - Rs. 2 Lac		Rs. 15/-
	Above Rs. 2 lac		Rs. 25/-
RTGS (Through Branch Channel-TVT based charges)	09:00 Hrs - 12:00 Hours	Rs.2 Lac - Rs.5 Lac	Rs. 25/-
		Above Rs. 5 Lacs	Rs. 50/-
	After 12:00 Hrs to 15:30 Hrs	Rs.2 Lac - Rs.5 Lac	Rs. 26/-
		Above Rs. 5 Lacs	Rs. 51/-
	After 15:30 Hrs to 17:30 Hrs	Rs.2 Lac - Rs.5 Lac	Rs. 30/-
		Above Rs. 5 Lacs	Rs. 55/-
RTGS (Through NET Banking)	Rs.2 Lac - Rs.5 Lac		Rs. 25/-
	Above Rs. 5 Lacs		Rs. 50/-
IMPS (Through Net Banking , Mobile Banking and Branch Channel)	Upto Rs. 1000/- per Transaction		NIL
	Above Rs. 1000/- - Rs. 1 Lac		Rs.5/-
	Above Rs. 1 Lac		Rs.15/-

Any Branch Banking			
Any branch cheque deposits and account to account transfers	Free		
Cash deposits (Home & Non Home Branch) Cash deposits Non - Home Branch - Max. Rs. 10,000/- per day	Metro/Urban - 5 Txn Free/Month	Semi-Urban - 7 Txn Free/Month	Rural - 10 Txn Free/Month
	Charges beyond free limit - Rs.2.50/- per 1000 (Min Rs.25& Max Rs.10,000)		
Any Branch Cash withdrawal (By self only)	Free (upto Rs 50,000/- 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 50,000/- per day per account.			
Cheque transaction charges			
Cheque collections (Branch/Non branch locations)	Local - Free		
	Outstation		Charge / Instrument
	Upto Rs. 5000/-		Rs. 25/-
	Upto Rs. 10,000/-		Rs. 50/-
	Rs. 10,001/- - Rs. 1,00,000/-		Rs. 100/-
	Rs. 1,00,001/- and above		Rs. 250/-
Speed Clearing outside CTS Grid (Service charges for Speed Clearing within the CTS grid jurisdiction is waived)	Upto Rs. 1,00,000/-		Nil
	Above Rs. 1,00,000/-		Rs. 150/-
Foreign currency cheque collection	As per Trade Finance guidelines		
Cheque stop payment instructions			
Per Cheque Leaf	Rs. 50		
Per Range of Cheque Leaves	Rs. 100/-		
Cheque Stop payment requests through Net Banking - Free			
Alternate Channel Banking			
Internet / Mobile / Phone / 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	Rs. 5/- per transaction inclusive of Service Tax (Irrespective of tran Amount)		
Charges			
ECS returned			
Financial reasons	Rs.500/-		
Technical reasons	Free		
Cheque issued and returned			
Financial reasons	**Slab(Rs.)**	**Upto 2nd instance per quarter**	**Beyond 2nd instance per quarter**
	Up to Rs.10,000	Rs.250	Rs.500
	Above Rs.10000 - Rs.25 lac	Rs.500	Rs.750
	Beyond Rs.25 lac	Rs.1000	Rs.1500
Technical reasons	Free		
Cheque deposited and returned			
Local / Oustation cheque	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			
Within 14 Days	Nil		
Over 14 Days upto 6 Months	Rs. 100/-		
Over 6 Months upto 1 Year	Rs. 100/-		
Beyond 1 Year	Nil		
** Reckoned from the date of issuance of card*			

Maximum 5 Customer induced Debit transactions (viz. ATM, Branch, Inet transactions etc) are allowed in 1 month. Above 5 Debit transactions - Rs.5/- per Transaction

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 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.
2. Service Tax 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 minimum balance/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 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