



November 24,2020

Notice to Retail Savings /Current and Overdraft Account Customers

Revision of Charges

Dear Customers,

Charges for a few facilities offered in Savings (SB) /Current(CA) & Overdraft(OD) accounts have been revised wef Jan 1,2021.

The details of are given in attached **Annexures** as listed below:

1	Cash / Cheque Facility Charges	Annexure –I
2	Charges for NEFT /RTGS Facility through Branch Channel	Annexure –II
3	Charges for select Facilities	Annexure –III

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

Sd/-
Chief General Manager
Retail Banking Group
IDBI Bank

Annexure – 1

Cash / Cheque Facility Charges

	Charge Type	Charge Structure
a	Cash Withdrawal (Branch Channel)	<u>SB /OD</u> Upto 3 cash withdrawal per month –Free Above 3 transactions - Rs. 100/- per transaction Not Applicable to : <i>HNI, High End Payroll variants(Crown/Imperial/Platinum), Payroll relationship under separate MoU/LIC, TASC, Staff ,Pension BSBD Segments and Senior Citizens under Jubilee Plus Account</i> <u>CA</u> Not to be applied.
b	Cash Withdrawal at IDBI ATMs by IDBI card holders	<u>SB/CA/OD</u> First 5 Transactions per month free in all cities Thereafter Rs.20 <i>Not applicable to :</i> <i>HNI, High End Payroll(Crown/Imperial/Platinum) /CA variants(Elite /iTrade/Preferred/Royal /RERA CA/Escrow), Payroll relationship under separate MoU/LIC, TASC, Staff ,Pension BSBD Segments and Senior Citizens under Jubilee Plus Account</i>
c	Cash Deposit beyond free limits	<u>SB</u> Beyond product specific free limits : Rs.3.00/ 1000 <u>CA /OD</u> Beyond free limits linked to MAB: Upto Rs. 3 lacs – Rs.4/1000 >Rs.3 lacs – Rs.5/1000
d	BNA Convenience Fee	<u>CA</u> Rs.50 per transaction on non-working day <i>Not applicable to High End CA(Elite/iTrade/ Preferred/Royal /RERA CA/ Escrow/TASC CA)/LIC CA</i>
e	Cheque Book issuance Charges (Beyond Free Limits)	<u>SB /CA /OD</u> Rs. 5 per Cheque Leaf
f	Cheque Stop Payment Charges (Beyond Free Limits)	<u>SB /CA/OD (Branch /Net / Mobile Banking)</u> Per Cheque Leaf – Rs.100, Maximum for range of cheques – Rs.500

Annexure – 2

Charges for NEFT /RTGS Facility through Branch Channel

	Charge Type	Charge Structure
a	NEFT beyond free limits (Branch Channel)	<u>SB / CA /OD</u> Upto Rs.5,000 – Free Above Rs. 5,000 - Rs.10,000- Rs.2 Above Rs.10,000 - Rs.1 lakh – Rs. 5 Above Rs. 1 lakh to Rs. 2 lakhs – Rs. 15 Above Rs. 2 lakhs - Rs. 25
b	RTGS beyond free limits (Branch Channel)	<u>SB / CA /OD</u> Rs. 2 lakhs to Rs.5 lakhs – Rs. 24.50 > Rs. 5 lakhs – Rs. 49.50

Annexure 3

Charges for select Facilities

Charge Type		Charge Structure			
a	Issue of Duplicate Confirmation of Deposit (COD)	Rs.150 per instance			
b	ATM Transaction Failure at IDBI ATM (Business Decline (BD) transactions (insufficient funds category) done by our customers at IDBI ATMs)	<u>SB / CA /OD</u> Rs.20 per failed transaction			
c	Beyond 4 and upto 10 Customer Induced Debit Transactions per month in Basic Savings Bank Deposit (BSBD) Accounts.	Rs.20 per transaction over and above the respective transaction charges.			
d	Non-Maintenance of Monthly Average Balance (MAB) for Rural Financial Inclusion Branches	Account Type	MAB Requirement (Rs)	Penal charges for non-maintenance of MAB (Rs)	Minimum Charge (Rs.)
Super-Saving SB		500 or FFD 50,000	4% per month on the differential amount of MAB and Actual Average Balance maintained	Rs.20	
Super-Shakti Women's SB		500 or FD 50,000		Rs.20	
Bundled SB /Nepal SB /Express SB		250		Rs.3	
Super Saving Plus		5,000	Rs.50	Rs.50	
Flexi-Current Account		1,000	Accounts maintaining over 50% of stipulated MAB- Rs.50 Accounts maintaining upto 50% of stipulated MAB- Rs.75	NA	
e	Current Account Keeping Charges (<i>per annum</i>)	Metro /Urban – Rs.550 Semi-Urban – Rs. 250 Rural / Rural FI – Rs. 50 <i>Not applicable to CA of Bank Segment / High End CA (Elite/iTrade/ Preferred/Royal/RERA CA/Escrow/TASC CA) and LIC CA.</i>			

f	Account Closure	<p><u>SB / CA</u></p> <p>Upto 14 days - Nil 15 days and beyond - Rs.500</p> <p><i>Not applicable to BSBD Accounts , TASC, LIC Accounts, Payroll Accounts under separate MoU,CA required to be closed as per regulatory norms, Bank induced closures and deceased cases</i></p>
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