

**PowerPlus Account (January 01st , 2022)**



**Schedule of Facilities**

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

**SCHEME CODE : RSHNW**

**Eligibility**

Initial Funding	Rs. 50,000	
Balance Requirement	Monthly Average Balance (MAB) of Rs. 50000 in Powerplus A/c <b>Or</b> Total Relationship Value <sup>1</sup> (TRV) of Rs. 50000 across all Savings and Current A/cs <b>Or</b> TRV of Rs. 5 Lakh across all Savings & Current Accounts and FDs	
Charges <sup>2</sup> for Non-maintenance of Balance	MAB < Rs. 50000 - Rs. 25000	Rs. 100 / Month
	MAB < Rs. 25000 - 0	Rs. 150 / Month

- Your Total Relationship Value<sup>1</sup> is derived from a combination of balances maintained across your various Savings & Current Accounts and deposits. However Current Account variants of Suprema and Cash Current wont be included for TRV.
- In case of multiple HNI Accounts under same customer id charges will be applicable as per highest variant of Account
- Charges<sup>2</sup> 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.

**Master Gold/Visa Gold/ Rupay Platinum --Debit Card**

Annual Fee	Free (Card charges applicable if the A/c is downgraded)	
One/additional add-on card per account(Second year onwards)*	Rs. 300	
RepLakhement of Lost/ Stolen card	Rs. 300	
Re - generation of PIN	Rs. 50 for Lost/Forgotten PIN	
IDBI Bank ATM Non Financial / Financial Transaction	Free	
Other Bank ATM	10 transactions Free per month, thereafter <b>Non Financial</b> - Rs 8 per transaction, Financial - Rs 21 per transaction	
International ATM	Non Financial - Rs 30 per transaction# Financial- Rs 140 per transaction#	
ATM transaction decline charges due to insufficient balance at <b>IDBI BANK ATM/OTHER BANKS ATM/INTERNATIONAL ATM.</b>	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/MasterCard

**Cheque Book**

Personalised Multicity / Local Cheque book	1st Year of Account Opening	60 Cheque Leaves Free
	All Subsequent Years	50 Cheque Leaves Free
	<b>Rs.5 Per Cheque Leave above Free Limit</b>	

**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/-
Duplicate Statement over Phone Banking Request	Email - Rs. 25/- per Occasion Post/Courier - Upto 1 Yr - Rs. 100/-; Above 1 Yr - Rs.300/-	
Passbook	Free	
Duplicate Passbook	Free	

**Miscellaneous**

<b>Issue of Duplicate Confirmation of Deposit (COD)</b>	<b>Rs 150 per instance</b>	
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 yr & less than 2 yr old	Rs.150/- per Item
	2 years and thereafter	Rs.100/- per add. Yr,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 Trigger facility Charges	Free	
Mandate Registration Charges	Free	
Tax Payment Challan retrieval beyond 2 years for Net Banking Users	Rs.50 /- per request	

**Remittances**

Demand Drafts (Branch/Non Branch)/Payorder	Upto Rs. 5000/-	Rs. 30/-
	Above Rs.5000/- to 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	
RTGS via Net Banking/ Mobile Banking	Free	
NEFT via Net Banking channel	Free	
IMPS via Net Banking/ Mobile Banking/ Branch Channel	Free	
NEFT (Through Branch Channel) Per Transaction fee	Upto Rs.5000	Free
	Above Rs.5,000 to Rs. 10 000	Rs. 2/-
	Above Rs. 10 000 to Rs. 1 Lac	Rs. 5/-
	Above Rs. 1 Lac to Rs. 2 Lac	Rs. 15/-
	Above Rs. 2 lac	Rs. 25/-
RTGS (Through Branch Channel-TVT based charges)	Rs.2 Lakh - Rs.5 Lakh	Rs. 24.50/-
	Above Rs. 5 Lakh	Rs. 49.50/-

Any Branch Banking				
Any branch cheque/ account to account transfers		Free		
Cash deposits (Home Branch)		15 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/-) (15 transactions includes both Home - Non Home Cash deposit)		
Any Branch Cash withdrawal(By self only)		Free (Upto 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		
Old records / copies of paid cheques		Free		
Cheque stop payment instructions				
Per cheque leaf		Rs.100/-		
For range of cheque leaves		Rs.500/- (Maximum)		
Alternate Channel Banking				
SMS Alerts		Free		
INET Banking Password (Through Branch Channel)		For Debit Card holders	Rs.100/-	
		For Non-Debit Card holders subsequent Password	Free for first time Rs.50/-	
Special Features				
Particular		Facilities		
ATM Cash withdrawal limit		Rs.50,000 per day		
POS (Point of sale)		Rs.50,000 per day.		
E-Commerce (online)Transactions		Rs 50,000/- (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 upto Rs. 5,000/- can be done without PIN.				
3) Above mentioned ATM, POS, E-Commerce & Contactless Limits are separate for Domestic & International				
Locker		25% discount on any size of Locker (Discount available on only one Locker)		
DEMAT		First year AMC free		
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.10001 - Rs.25 Lakh	Rs.500	Rs.750
		Beyond Rs.25 Lakh	Rs.1000	Rs.1500
Technical reasons		Free		
Cheque deposited and returned (Local / Oustation cheque)		Upto Rs.1 Lakh	Rs.150/-	
		Beyond Rs.1 Lakh	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).				
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 agreed limit				
Account closure Charges				
Account closed within 30 days from the opening of Account		Nil		
Account closed within 31 days to Three years		Rs.500/- (Not applicable to Senior Citizens, Accounts required to be closed as per regulatory / statutory or law enforcing norms/ directions, Bank induced closures and Deceased Settlement cases.)		
Account close after Three years		Nil		
# Reckoned from the date of issuance of card				
<p>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.</p> <p>2. GST applicable on above charges will be additional.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>7. Any change of address should be immediately communicated in writing to the Bank.</p> <p>8. Opening of the Saving Account tantamount to deemed acceptance of the aforesaid rule &amp; 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.</p>				
<p><b>Declaration:</b> 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 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>				
Signature of First holder		Signature of Second holder		
		Signature of Third holder		