



Preferred Account (September 01, 2018)



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 : RSPNO** / RSPNE

Eligibility

Monthly Average Balance (MAB) / TD Rs. 1 Lakh in Savings Bank A/c or Maintain FD of Rs 10 Lakh under main Customer ID. Value of FCNR(B) deposit is not considered.

Charges for Non-maintenance of MAB NIL.

VISA / RuPay Platinum Debit Cum ATM Card

Annual Fee Free (Card charges 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#

International Cash withdrawals declined due to insufficient Balance 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.

****RUPAY Platinum (Domestic) Card will be offered in RSPNO (NRO Preferred) account.**

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

Cheque Book

Personalised Multicity book 100 leaves per month free & Rs 3 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 - 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 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 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)

Facility of Sweep/Linking of Accounts (Sweep Out Only) Rs. 100/- per Instance

Sweep out Trigger facility Charges Rs. 5/- per Debit in Addition 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)/Payorder Free

Payable at Par utilisation Free

Foreign currency demand drafts / international money orders As per Trade Finance guidelines

DD/ payorder cancellation (Domestic/Foreign Currency) Domestic : Free / Foreign Currency : As per TF guidelines

NEFT & RTGS via Net Banking and IPMS Free

NEFT (Through Branch Channel) Free

RTGS 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 2/1000. (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 (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	
Cheque stop payment instructions	Free	
Special Features		
Particular	Facilities	
Cash withdrawal limit	Rs.1,00,000 per day	
POS (Point of sale)	Rs.1,00,000 per day.	
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 to Primary account holder only).	
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)	
CDP facility	Free 2 Transaction per month.	
Welcome Kit	Preferred welcome kit	
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/-
Charges		
ECS Returned		
<i>Financial reasons - Rs 500</i>		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		
Cheque deposited and returned (Local / Oustation cheque)	Upto 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 mechnism- 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 (To be Collected Manually by Branch)		
Witnin 14 days	Nil	
Over 14 days upto 6 months	Rs.100/-	
Over 6 months old upto 1 year	Rs.100/-	
Beyond 1 year	Nil	
<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</p> <p>2. Service Tax 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</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</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 & 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>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.</p> <p>I / We understand that the insurance Cover will commence only after completion of 60 days from the date of Account opening.</p> <p>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>		
<p style="text-align: center;">Signature of first holder Signature of Second holder Signature of Third holder</p>		