

CROWN SALARY ACCOUNT for Central / State Govt Employee (December 01, 2019)

**Schedule of Facilities
Charges Exclusive of GST.**
Scheme Code: RSCRC / RSCRS
Eligibility : The net monthly salary credit per account to our bank should be >= Rs 35001 to <= Rs 60000.
RSSTC- For Central Govt. Employees / RSSTS- For State Govt. Employees

Special Features and benefits
(Account requirement: The insurance cover would be activated after 60 days from the date of account opening /activation/ scheme upgrade subject to above total Salary credit criteria whichever is later. If salary is not credited for continuous six months, the salary account benefits will be withdrawn and account will be transferred to Normal Savings Scheme (RSNEW) without any further intimation with applicable MAB and Charges.)

Personal Accident Insurance (Death only) Cover- on Account Level*: Rs 5 Lakh; on Debit card : Rs 5 Lakh

Locker discount** : MAB > Rs 2.5 Lakh: 25% Discount; MAB > Rs 1 lac : 10% discount (*Subject to availability)

Interest rate concession on Home Loan/Auto Loan/Personal Loan and its respective variants subject to Bank's discretion.

Zero balance 'Super Savings Account' with the label code "CPSAZB", for one family member.

Debit Cum ATM Card-Rupay Platinum

Annual Fee	Free*	*Relevant card charges shall be applicable if Account is converted into normal saving account due to non-receipt of salary.
One additional/ add-on card per account (Second year onwards)	Rs.300/-	
Replacement of Lost/ Stolen card	Rs.300/-	
Re - generation of PIN/ Copy retrieval	Free	
IDBI Bank ATM Non Financial /Financial Transaction	Free	
Other Bank ATM transactions	Free	
Other Bank ATM withdrawals declined due to insufficient Balance	Rs. 20 per instance on domestic ATMs	
International ATM	Non Financial - Rs 30 per transaction	
International Cash withdrawals declined due to insufficient Balance	Rs. 20 per Instance	
Usage of Card: Domestic or Domestic + International both. Customer needs to opt for the same in the AOF/CRF.		

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 Leave above Free Limit	

Account statements

Statement	Daily	Weekly
- Physical from Branch	Rs.100/- per statement plus courier charges	
- By Post/Courier	Rs.100/- per statement plus 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	Free	

Miscellaneous

Interest Certificate	Free	
Balance/Signature or Photo verification certificate/Banker's report	Free	
Foreign inward remittance certificate	As per Trade Finance guidelines	
Standing instructions	Free	
Overseas mailing	Free	
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/-
Copy of Original Cheque / Draft (Paid by Bank)	Free	
Facility of Sweep/Linking of Accounts (Sweep Out Only)	Free	
Sweep out Trigger facility Charges	Free	
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	
Tax Payment Challan retrieval beyond 2 yrs for Net Banking Users	Rs. 50/- per request	
Mandate Registration Charge per Mandate	Free	

Remittances

Demand Drafts (Branch/Non Branch Location) / Payorder	Free Unlimited DD/PO/Omnipay
Payable at Par utilisation	Free
Foreign currency demand drafts / international money orders	As per Trade Finance guidelines
NEFT/RTGS/ IMPS-via Branch, Mobile & Net Banking Channel	Free
DD/ payorder cancellation (Domestic)	Rs.100/-

Any Branch Banking

Any branch cheque deposits and account to account transfers	Free
Cash deposits (Home Branch)	15 transactions per month free -
Cash deposits (Non - Home Branch) (Max. Rs. 50,000 per day)	Excess charged @ Rs 2/1000.(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 50,000 per day only)
<ul style="list-style-type: none"> 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 to be recovered
Foreign currency cheque collection	As per Trade Finance guidelines
Cheque Stop Payment Instructions	Free

Other Features

I wish to avail following special features(Please tick)	<input type="checkbox"/> Sweep Out Facility. (Sweep Out/ In FD option available for bal above Rs 35,000, Min. FD option Rs 10,000 for sweepout in tenure of 1 year)
DEMAT	First Year AMC Free, other Discounts on Demat charges as per Demat SoF
3-in-One Trading Account	Trading Account Opening charges waived off.

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		Technical reasons - Free	
Financial reasons- Rs 500/-			
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 /-
Technical reasons	Beyond Rs.25 Lakh	Rs.1,000 /-	Rs.1,500 /-
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 instruments other than regular cheques payable thr' clearing-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%	
Account closure			
Within 14 days		Nil	
Over 14 days upto 6 months		Rs.100/-	
Over 6 months old upto 1 year		Rs.100/-	
Beyond 1 year		Nil	
Facilities on Debit Card:			
Daily limits : Cash withdrawal limit of Rs.1 Lakh and purchase limit at Point of Sale (POS) of Rs.1 lakh in a day. Online usage limit will be inclusive of daily purchase limits.			
In addition to insurance cover of Rs.1 Lakh for lost/stolen/Counterfeit cards			
Insurance:			
- Personal Accident cover (Death Only)– Rs. 5 Lakh		Purchase protection – Rs. 20,000/- for 90 days	
- Permanent Disability Cover – Rs. 2 Lakh		Fire and burglary for household contents – Rs. 50,000/-	
- Loss of checked baggage – Rs. 50, 000/-			
Petrol Surcharge Waiver : Exemption from fuel surcharge applicable on fuel purchase value of Rs. 400 to Rs. 4000 per month.			
-offers 2 free visits per calendar quarter at participating Airport Lounges (Complimentary airport lounge access on Rupay Platinum Debit Card is provided by NPCI and is subject to revision from time to time)			
Other Facilities			
<ul style="list-style-type: none"> Joint Account allowed to be opened with the spouse/parents/Children. ** Locker Discount- Discount in safe deposit is available in only one locker per account and locker discount can be availed at the end of financial year if MAB * Insurance claim acceptance would be subject to fulfillment of Terms and Conditions and clearance from Insurance Company ** Locker Discount- Discount in safe deposit is available in only one locker per account and locker discount can be availed at the end of financial year if MAB is maintained for all four quarters. 			
Other Terms & Conditions:			
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. All fees and charges, mentioned in the tariff of charges, will attract GST as applicable			
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 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. In the event the employment of the Customer with the Employer ceases, the Customer shall immediately notify IDBI Bank regarding such termination of employment. On termination of the employment, IDBI Bank reserves the right to close the Salary Account or to treat the Salary Account as an Account wherein the customer will cease to enjoy any/all benefits under Salary Account scheme, provided however the Customer deposits all documents as required by IDBI			
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 & contact details 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. The Customer represents that he/she has read and understood the "terms and conditions" under which the Salary Accounts Scheme is offered to the corporate and agrees to be bound by the terms of the Scheme for the purpose of operation of the Salary Account			
9. If no salary is credited in the account or there are no transactions in the account for 6 consecutive months, IDBI Bank shall be entitled to treat the Salary Account as a Regular Savings Account without any intimation to the customer and the customer shall be bound to maintain a minimum Monthly Average Balance (MAB) as applicable from time to time and the terms and conditions as applicable to IDBI Bank Regular Savings Account shall apply to this account from the date of change of the status. IDBI Bank also reserves the right to close the salary account and terminate the relationship; or to cease all operations in the account if there are no salary credit as stipulated above .			
10. That any modification in the salary account with respect to addition, deletion of name, address modification shall be applicable to the Employee			
Reimbursement Account			
Declaration: 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.			
Signature of first holder		Signature of Second holder	
		Signature of Third holder	