

GOLD SALARY ACCOUNT (March 29, 2025)



Schedule of Facilities

Scheme Code - RSSGO

Eligibility : The net monthly salary credit per account to our bank should be >= Rs.75,000/- to <= Rs.99,999/-

Important Terms & Conditions

1. Activation of Insurance Cover: The insurance cover will be activated by the 20th of 4th month only after Salary credits/credits as per the Scheme code for three consecutive months following the date of account opening, activation, or scheme upgrade.
2. Renewal of Insurance Cover: Renewal of the insurance cover for the new policy year will be considered if the above condition is met for the three months preceding the month of commencement of the new policy.
3. Deactivation of Insurance: Insurance benefits if already activated will be withdrawn, if there is no salary credit/credits as per the Scheme code for six consecutive months. The account will be transferred to a Normal Savings Scheme (RSADV), which requires maintaining a minimum monthly average balance of Rs.10,000/-. Charges will apply if the required balance is not maintained, along with other applicable charges.
4. Bank's Rights: The bank reserves the right to add or withdraw any facility, including insurance.

Air Accidental Insurance* (Death Only) - Rs.20 Lakhs on account level

Personal Accidental Insurance* (Death Only) - Rs.25 Lakhs (Account level Rs.20 Lakhs with add-ons+ Card level Rs 5 Lakhs)

Account Level*: Personal Accident Insurance (PAI - Death only) Sum Insured Cover- **Rs.20 Lakhs;**

Add-ons- a) Permanent Total Disability (PTD) - 100% of PAI sum insured cover.

b) Child Education - 10% of PAI sum insured or subject to maximum Rs 5 Lakh whichever is less for education in India.

On Debit Card level; Rs 5 Lakh (Visa Gold / Rupay Platinum Card only)

Locker discount*: MAB > Rs 5 lacs: Free; MAB > Rs 2.5 lacs: 25% discount; MAB > Rs 1 lac : 10% discount (subject to availability)

SRA Products (HL/AL/PL/ML & Other Variants) - Concession in Interest Rate & other processing charges as approved by Bank from Time to Time.

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

Credit Card | Aspire /Royal Credit Card subject to underwriting guidelines and CIBIL Score clearance (Customer specific request & as per Bank's discretion)

Visa Gold / Rupay Platinum Debit Card

Annual Fee | Free (Card charges of Rs. 300 will be applicable if the Account is downgraded)

One add-on card per account | Free one/additional add-on card (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 | Unlimited Free

Other Bank ATM | Unlimited Free

Other Bank ATM withdrawals declined due to insufficient Balance | Rs. 20 per instance on domestic ATMs

IDBI Bank ATM withdrawals declined due to insufficient Balance | Rs. 20 per instance

International ATM | Non Financial - Rs 30 per transaction

International Cash withdrawals declined due to insufficient Balance | Rs. 20 per Instance

Cross currency conversion for all International transactions will be applicable as per applicable rate over and above the prevailing exchange rate

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 IDBI Bank Branch / IDBI Bank 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 .

Cheque Book

Personalised Multicity / Local Cheque book | 1st Year of Account Opening | 25 Cheque Leaves Free

All Subsequent Years | 25 Cheque Leaves Free

Rs.5 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 Ins | 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 | Free

DD/ payorder cancellation (Domestic) | Free

NEFT/RTGS/ IMPS-via Branch, Mobile & Net Banking Channel | Free

Any Branch Banking

Any branch cheque deposits and account to account transfers | Free

Cash deposits (Home Branch) | Free

Cash deposits (Non - Home Branch) | Free

Any Branch Cash withdrawal (By self only) | Free

●The services allows you to operate your account from any IDBI bank branch across India.

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

Old records / copies of paid cheques | Free

Other Features

I wish to avail following special feature (Please tick) | ☐ Sweep Out Facility. (Sweep Out/ In FD option available for bal above Rs.1,00,000, Min. FD option Rs.10,000 for sweepout in tenure of 1 year)

DEMAT | No AMC till account is getting salary credits and other Discounts on Demat charges as per Demat SoF

3-in-One Trading Account | Trading Account Opening charges waived off.

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4. Bank's Rights: The bank reserves the right to add or withdraw any facility, including insurance.			
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			
Financial reasons- Upto Rs.25 Lakhs: Rs.500 (per instance), >Rs.25 Lakhs: Rs.750/- (per instance)		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.1,000 /-	Rs.1,500 /-
Technical reasons	Free		
Cheque Deposited and Returned - Local / Outstation 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 pay	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%		
Issue of Duplicate Confirmation of Deposit (COD)	Rs.150 per instance		
Account closure			
Account closed within 30 days from the opening of the account	Nil		
Accounts closed within 31 days to three years	Rs. 500/-		
Accounts closed after 3 years	NIL		
Facilities on Debit Card			
Daily limits : Cash withdrawal limit of Rs.1,00,000/-			
Other Limits	Point of Sale (POS) Limit	E-Commerce (Online) Transactions	Contact Less card Transactions limit
	Rs.1,00,000 per day	Rs.1,00,000 per day	Rs.10,000 per day
Insurance cover on Card:			
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.			
-Rupay Platinum Chip Debit Card 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			
● Joint Account allowed to be opned with the spouse/parents/Children. All facilities on account shall be applicable to 1st account Holder only.			
● ** 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.			
* Entry age should be between 18-60 years.			
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 Bank and under such circumstances, these Terms shall cease to apply to such Account and it shall be governed by the extant Terms and Conditions.			
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