

**PowerPlus Account (November 01, 2019)**



**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	<b>MAB &lt; Rs. 50000 - Rs. 25000</b>	<b>Rs. 100 / Month</b>
	<b>MAB &lt; Rs. 25000 - 0</b>	<b>Rs. 150 / Month</b>

- 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/ Rupy 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 20 per transaction
International ATM	Non Financial - Rs 30 per transaction# Financial- Rs 140 per transaction#
Transaction Decline charges due to insufficient balance at other Bank ATMs in India or anywhere in the world with effect from December 01,2019	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
	Rs.3 Per Cheque Leave 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/-
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	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	
NEFT via Net Banking channel	Free	
IMPS via Net Banking/ Mobile Banking/ Branch Channel	Free	
NEFT (Through Branch Channel)	Branch channel: Upto Rs.10,000/- Rs 1; Above Rs 10,000 to Rs 1 Lakh - Rs 3; above Rs.1 lakh to Rs 2 Lakh - Rs.9 per transactionb; above Rs.2 Lakh - Rs.15 per transaction	
<b>RTGS</b> <b>(Through Branch Channel-TVT based charges)</b>	<b>Rs.2 Lakh - Rs.5 Lakh</b>	<b>Rs. 20/-</b>
	<b>Above Rs. 5 Lakh</b>	<b>Rs. 40/-</b>

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 2/1000. (Min. Rs 25 and Max Rs. 10,000/-)	
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.50/-	
For range of cheque leaves		Rs.100/-	
Cheque Stop payment requests through Net Banking		Free	
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/-	
Special Features			
Particular		Facilities	
ATM Cash withdrawal limit		Rs.50,000 per day	
POS (Point of sale)		Rs.50,000 per day.	
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	
		Rs.750	
		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			
Charges for collection of paper based instrument other than regular cheque payable thr' clearing mechanism- NSC,KVP, etc.		Rs. 225 per instance)	
Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)		Rs.10/1000( Min Rs.100/-, Max Rs.1000/-)	
Per occasion (A)		Rs.115	
Interest (B)		19.75%	
CMS/CDP charges shall be levied as per the agreed limit			
Account closure (To be Collected Manually by Branch)			
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	
# 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	