

**INDIAN NAVY PRIDE CROWN SALARY ACCOUNT (December 1, 2017)**
**Schedule of Facilities**  
**Charges Exclusive of GST.**
**Scheme Code : RSSPC (Pride Crown)**
**Label Code : MCINY**
**Eligibility :** Sea man II , Seaman I , Leading Sea Man, Petty Officer, Chief petty officer, Master Chief Petty Officer II, Master Chief Petty Officer I, Midshipman, Sub Lieutenant, Lieutenant, Lieutenant. Commander

**Account Requirement**

 If salary is not credited for continuous **six** months, the salary account benefits will be withdrawn and account will be transferred to Normal Savings Scheme (RSNEW) without any further intimation with AQB requirement of Rs 5000.

Discount on various loan facilities, Insurance facility, Locker facility, SMS alerts facility, Flexi deposit are special features provided to the account, which shall be discontinued in case of non receipt of salary.

Lifetime Unique Account Number.

Available

**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	Free*	
Replacement of Lost/ Stolen card regeneration of Pin/copy retrieval	Free*	
Domestic/ International transactions at all banks	Free	
International Cash withdrawals declined due to insufficient Balance	Rs. 20 per Instance	
One/Additional add-on classic card per account(ATM cum-debit card) with Rs 25000 ATM withdrawal and POS limit	Free	
Usage of Card: Domestic or Domestic + International both. Customer needs to opt for the same in the AOF/CRF.		

**Cheque Book**

Free personalized PAP OR local cheque book available(Charges as applicable for bulk indent of cheque books /Continuous cheque leaves)

Free

**Account statements**

Statement	Daily	Weekly
- Physical from Branch	Rs.10/- per Statement	Rs.30/- per Statement
- By Post/Courier	Rs.10/-+Postage chrg	Rs.30/-+ Postal chrg
- 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/-
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	
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/-
Change of Authorised Signatory in Accounts	Rs. 300/- per Instance (Exempted - change due to death of existing signatory)	
Allowing operations through power of Attorney/Mandate	Rs. 500/- per Request	

**Remittances**

Demand Drafts (Branch/Non Branch Location) / Payorder / Payable at Par utilisation	Rs. 3/- per 1000 and part thereof. (Minimum Rs. 25/- & Maximum Rs. 25,000/-)
Foreign currency demand drafts / international money orders	As per Trade Finance guidelines
DD/ payorder cancellation/ revalidation (Domestic/Foreign Currency)	Domestic :Free /Foreign Currency: As per Trade Finance Guidelines
RTGS/NEFT	Free
Issue of duplicate drafts	Free

**Any Branch Banking**

Any branch cheque deposits and account to account transfers	Free
Any Branch Cash withdrawal (By self only) and cash deposit	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

Alternate Channel Banking	
Internet/Mobile/Phone banking	Free
SMS Alerts	Free
Charges	
<b>ECS/ Cheque issued and returned</b>	
Financial reasons	Rs 225
Technical reasons	Free
<b>Cheque deposited and returned</b>	
Local cheque	Rs 60
Outstation cheque	Rs 115
<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>	
<b>Standing Instruction Rejection/Failure</b>	Rs. 225 (per instance)
<b>Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)</b>	
Per occasion (A)	Rs.115
Interest (B)	19.75%
<b>Account closure</b>	
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
Special Features	
Saving Account with Flexi-fixed deposit: Sweep out to Fixed Deposit available over savings balance of Rs. 25000. In multiples of Rs. 10000 for a tenure of min 6 months	
Interest concession on Home Loans: Upto 50 basis point less than card rate complete discretion of bank	
Interest concession on Auto Loan, Personal Loan and Educational Loan : 50 basis point less than the card rate* complete discretion of bank	
3-in-one account: First year charges waived (AMC of Demat account)	
Locker discount* : 25% discount (subject to availability)	
Insurance Cover on the account** : Rs. 3 lac death on accident and Rs. 50000 purchase protection.	
<b>Facilities provided on Debit Card</b>	
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	
Insurance:	
Personal Accident cover (Death Only)– Rs. 5 Lakh	
Permanent Disability Cover – Rs. 2 Lakh	
Loss of checked baggage – Rs. 50, 000/-	
Purchase protection – Rs. 20,000/- for 90 days	
Fire and burglary for household contents – Rs. 50,000/-	
Petrol Surcharge Waiver : Exemption from fuel surcharge applicable on fuel purchase value of Rs. 400 to Rs. 4000 per month.	
● Joint Account allowed to be opened with the spouse/parents/Children.	
● * Locker Discount- Discount in safe deposit is only one locker per account	
* Insurance Facility would be activated only after 60 days from the date of account opening in system.	
<b>Other Terms &amp; Conditions:</b>	
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	
2. GST applicable on above charges will be additional.	
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 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.	
5. As per RBI guidelines with respect to Savings Account, if customer defaults in maintenance of minimum balance/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.	
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 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.	
9. 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.	
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.	
<div>Signature of first holder</div> <div>Signature of Second holder</div> <div>Signature of Third holder</div>	