

INDIAN NAVY PRIDE IMPERIAL SALARY ACCOUNT (January 01, 2021)

**Schedule of Facilities
Charges Exclusive of GST.**
Scheme code RSSPI (PRIDE IMPERIAL)
Label Code: MCINY
Eligibility : Commander and above , To all High Rank Official.

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 If salary is not credited for continuous **six** months, the salary account benefits will be withdrawn and account will be transferred to Normal Savings Scheme (RSNEW) without any further intimation with applicable MAB and charges.

International Platinum debit card, 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- Visa Platinum Chip

Platinum debit Card (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	
IDBI Bank ATM withdrawals declined due to insufficient Balance	Rs. 20 per instance	
Other Bank ATM withdrawals declined due to insufficient Balance	Rs. 20 per instance on domestic ATMs	
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	

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.

Cheque Book

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

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 at the branch	Upto 1 Year - Rs. 100/-; Above 1 Year - Rs. 300/-	
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/-
Copy of Original Chequ / 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
Change of Authorised Signatory in Accounts	Free
Allowing operations through power of Attorney/Mandate	Free
Mandate Registration Charge Per Mandate	Free

Remittances

Demand Drafts (Branch/Non Branch Location)/ Payorder	Free unlimited DD/PO/Omnipay
Foreign currency demand drafts & international money orders	As per Trade Finance guidelines
DD/ payorder cancellation/ revalidation (Domestic)	Rs.50/-
RTGS/NEFT/IMPS (Branch / Inet Banking Channel)	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
<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

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Alternate Channel Banking

Internet/Mobile/Phone banking	Free
SMS Alerts	Free
Online VISA Card Remittance (Excl.IDBI Bank credit card payment)	Free

Charges

ECS/ Cheque issued and returned	
Financial reasons	Rs 225
Technical reasons	Free

Cheque deposited and returned	
Local cheque	Rs 60
Outstation cheque	Rs 115

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)
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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

Within 14 days	Nil
15 days and beyond	Rs.500/-

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 minimum 6 months
 Interest concession on Home Loans: Upto 50 basis point less than card rate * complete discretion of the bank.
 Interest concession on Auto Loan, Personal Loan and Educational Loan : 50 basis point less than the card rate* complete discretion of the bank.
 3-in-one account: First year charges waived (AMC of Demat account).
 Locker discount* : 50% discount (subject to availability)
 Insurance Cover on the account** : Rs. 3 lac death on accident and Rs. 50000 purchase protection.

Facilities on Platinum Debit card

Daily limits : Customers can withdraw cash upto Rs 1,00,000/- and make purchases worth Rs.2,00,000/- in a day.
 Insurance of Rs.5 lacs on personal accidental death and Rs 20000 on purchase protection
 Petrol Surcharge Waiver : Petrol surcharge will be waived off for transactions on the Platinum Card. Surcharge will be waived only for transactions with a value

Home loan discounts

- Interest concession on Home Loans: Upto 50 basis point less than card rate * complete discretion of bank
- 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.

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. 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 and 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.
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.

Signature of first holder

Signature of Second holder

Signature of Third holder