

PRIDE SALARY ACCOUNT (January 01, 2021)

**Schedule of Facilities
Charges Exclusive of GST.**
Scheme Code : RSSD1
Eligibility : This scheme is for defence employees only. The average salary credit to our bank should be > Rs 8000 per month

Special Features
Insurance on account*: Rs 3 lacs Personal Accidental cover and Rs 50000 purchase protection.(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requirement: If salary is not credited for continuous six months, the salary account benefits will be withdrawn and account will be transferred to Normal Savings Scheme (RSNEW) without any further intimation with applicable MAB and charges.)

Debit Cum ATM Card-Classic Chip

Annual Fee (Second year onwards)	Rs.220/-
One/additional add-on card per account (Second year onwards)#	Rs.220/-
Replacement of Lost/ Stolen card	Rs.220/-
Re PIN Generation	Rs. 50 for Lost/Forgotten PIN
IDBI Bank ATM Non Financial /Financial Transaction	Free
IDBI Bank ATM withdrawals declined due to insufficient Balance	Rs. 20 per instance
Other Bank ATM	15 transactions free per month, Beyond free limit; Non Financial - Rs 8 per transaction Financial - Rs 20 per transaction
Other Bank ATM withdrawals declined due to insufficient Balance	Rs. 20 per instance on domestic ATMs
International ATM	Non Financial - Rs 30 per transaction Financial- Rs 140 per transaction
International Cash withdrawals declined due to insufficient Balance	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.

Cheque Book

Personalised Multicity / Local Cheque book	1st Year of Account Opening	60 Cheque Leaves Free
	All Subsequent Years	50 Cheque Leaves Free
	Rs.5 Per Cheque Leave above Free Limit	

Account statements

Statement	Daily	Weekly	Quarterly
- Physical from Branch	Rs.100/- per statement plus courier charges		
- By Post/Courier	Rs.100/- per statement plus courier charges		Free
- By e-mail	Rs.5/-	Rs.5/-	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	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	Rs.150/- per Item	
	2 years and thereafter,	Rs.100/- per add.Yr,subject to Max of Rs. 750/-	
Copy of Original of Cheque/Draft (paid by the Bank)	Rs. 150/- per Instance		
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/-
Allowing operations through power of Attorney/Mandate	Rs. 500/- per Request		
Change of Authorised Signatory in Accounts	Rs. 300/- per Instance (Exempted - change due to death of existing signatory)		
Charges for Recording Reconstitution of Account	Rs. 200/- (No charges in case of Death of Account Holder)		
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		
Tax Payment Challan retrieval beyond2 yrs for Net Banking Users	Rs. 50/- per request		

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		
DD/ payorder cancellation (Domestic)	Rs.100/-		
DD/ payorder cancellation (Foreign Currency)	As per Trade Finance Guidelines		
NEFT/RTGS/IMPS (Through Net Banking , Mobile Banking and Branch Channel)	Free		

Any Branch Banking

Any branch cheque deposits and account to account transfers	Free		
Cash deposits (Home & Non Home Branch)	Metro/Urban - 5 Txn	Semi-Urban - 7 Txn	Rural - 10 Txn
	Free/Month	Free/Month	Free/Month
	Charges beyond free limit - Rs.3/- per 1000 (Min Rs.25& Max Rs.10,000)		
Any Branch Cash withdrawal (By self only)	Free (upto Rs 50,000/- per day only)		

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

This service is not available for encashing FD, issuance of DD/PO and third party bearer cheque. These can be done only at Home Branch.

Third party cash withdrawal is not allowed at Non-Home branch.

Third party cash deposit is allowed to the maximum of Rs 50,000/- per day per account.

NRE/NRO customers will get facilities as per RBI rules.

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Cheque transaction charges

Cheque collections (Branch/Non branch locations)	Local - Free	
	Outstation	Charge / Instrument
	Upto Rs. 5000/-	Rs. 25/-
	Upto Rs. 10,000/-	Rs. 50/-
	Rs. 10,001/- - Rs. 1,00,000/-	Rs. 100/-
	Rs. 1,00,001/- and above	Rs. 250/-
Speed Clearing outside CTS Grid (Service charges for Speed Clearing within the CTS grid jurisdiction is waived)	Upto Rs. 1,00,000/-	Nil
	Above Rs. 1,00,000/-	Rs. 150/-
Foreign currency cheque collection	As per Trade Finance guidelines	

Cheque stop payment instructions

Per Cheque Leaf	Rs. 100
Per Range of Cheque Leaves	Rs. 500/-

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/-
Online VISA Card Remittance (Excl.IDBI Bank credit card payment)	Rs. 5/- per transaction (Irrespective of the Amount)	

Charges

ECS returned			
<i>Financial reasons-</i>	Rs 500/-	Technical reasons - Free	
Cheque issued and returned			
<i>Financial reasons</i>	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 /-
<i>Technical reasons</i>	Free		
<i>Cheque Deposited and Returned - Local / Outstation cheque</i>	Upto Rs.1 Lakh	Rs.150/-	
	Beyond Rs.1 Lakh	Rs.250/-	
<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>			
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)			
<i>Per occasion (A)</i>	Rs.115		
<i>Interest (B)</i>	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/-

- # Reckoned from the date of issuance of card
- Joint Account allowed to be opened with the spouse/parents/Children. All facilities on account shall be applicable to 1st account holder only.

* Insurance Facility would be activated only after 60 days from the date of account opening in system.

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

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