

**IDBI Royale Account (Jan 01, 2020)****Schedule of Facilities**

Charges Exclusive of Goods & Service tax. (GST applicable will be levied on all charges, and would be rounded-off to the next Rupee)

SCHEME CODE : Royale (RSERI/ RSERO)****Eligibility**

Balance Requirement	Monthly Average Balance (MAB) of Rs.3 Lakh in Royale Account Or Total Relationship Value ¹ (TRV) of Rs.3 Lakh across all Savings and Current A/cs Or , TRV of Rs. 15 Lakhs across Savings and Current Accounts and FDs
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Charges ² for Non-maintenance of Balance (w.e.f November 1st, 2018)	MAB < Rs.3.00 Lacs - Rs. 1.00 Lac	Rs.100 / Month
	MAB < Rs. 1.0 Lac - Rs. 50000	Rs. 150 / Month
	MAB < Rs. 50000 - Rs. 25000	Rs. 250 / Month
	MAB < Rs. 25000 - 0	Rs. 300 / Month

- Your Total Relationship Value¹ is derived from a combination of balances maintained across your various Savings & Current Accounts and deposits. Balance in FCNR(B) deposit is not considered.
- In case of multiple HNI Accounts under same customer id charges will be applicable as per highest variant of Account
- Charges² 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.

Signature Debit Card (RUPAY Platinum [Domestic] Card will be offered in RSERO [NRO Royale] account).**

Annual Fee	Free	Card charges of Rs. 400 will be applicable if the Account is downgraded
One add-on card per account	Free	
Replacement of damaged/lost/stolen card/ re - generation of Pin	Free	
IDBI Bank ATM - Non Financial / Financial Transaction	Free	
Other Bank ATM - Non Financial / Financial Transaction	Free	
International ATM - Non Financial / Financial Transaction#	Free	
Cash withdrawal declined due to insufficient fund at other bank ATM	Rs.20/- per Instance	
#Cross currency conversion for all International transactions will be applicable @3.5% over and above the exchange rate as decided by VISA.		

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 book	Free
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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/-
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	Nil	

Miscellaneous

Interest Certificate	Nil	
Balance/Signature or Photo verification certificate/Banker's report	Nil	
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	Nil	
Allowing operations through power of Attorney/Mandate	Nil	
Change of Authorised Signatory in Accounts	Nil	
IRCTC Ticket Booking	Rs. 10/- per Transaction	
Facility of Sweep/Linking of Accounts (Sweep Out Only)	Nil	
Sweep out Facility Trigger Charges	Nil	
Tax Payment Challan retrieval beyond 2 years for Net Banking Users	Rs.50 /- per request	

Remittances

Demand Drafts (Branch/Non Branch)/Payorder	Free
Payable at Par utilisation	Free
Foreign currency demand drafts / international money orders	As per Trade Finance guidelines
DD/ payorder cancellation (Domestic/Foreign Currency)	Domestic : Free
NEFT/RTGS via Net Banking and Branch Channel	Free
IMPS via Net Banking, Mobile Banking and Branch Channel	Free

Any Branch Banking*

Any branch cheque/ account to account transfers	Free
Cash deposits (Home Branch)	
Cash deposits (Non - Home Branch) (Max. Rs. 2,00,000/- per day)	30 transactions per month free - Excess charged @ Rs.2/1000. Max.Rs.10,000/-.
Any Branch Cash withdrawal(By self only)	Free (Upto Rs 2,00,000/- 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 2,00,000 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
Cheque stop payment instructions	Free

