

PLATINUM SALARY ACCOUNT (January 01, 2021)

**Schedule of Facilities
Charges Exclusive of GST.
Scheme Code - RSPLT**

Eligibility : The net monthly salary credit per account to our bank should be more than Rs 1 Lakh. Account can be opened by CEOs, MDs, Key officials, Rain Makers, RBI - Central/State Govt. Employees or Corporates with ATS more than Rs 1 Lakh

Special Features and benefits

(Account requirement: The insurance cover would be activated after 60 days from the date of account opening /activation/ scheme upgrade subject to above total Salary credit criteria whichever is later. If salary is not credited for continuous six months, the salary account benefits will be withdrawn and account will be transferred to Normal Savings Scheme (RSNEW) without any further intimation with applicable MAB and Charges.)

Personal Accident Insurance (Death only) Cover- on Account Level*: Rs 15 Lakh; on Debit card : Rs 5 Lakh

Locker discount**: 50% discount on any size of locker subject to availability and BH Discretion. (Discount available on only one Locker)

Interest rate concession on Home Loan/Auto Loan/Personal Loan and its respective variants subject to Bank's discretion.

Zero balance 'Super Savings Account' with the label code "CPSAZB", for one family member.

Door Step Banking-

Three per month

Credit Card

Royal Signature Credit Card subject to fulfilment of CIBIL Score and Salary Credit parameter (Customer specific request & as per Bank's discretion)

Signature Debit Card

Annual Fee

Free

Card charges of Rs. 799 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

IDBI Bank ATM withdrawals declined due to insufficient Balance

Rs. 20 per instance

Other Bank ATM - Non Financial / Financial Transaction

Free

Other Bank ATM withdrawals declined due to insufficient Balance

Rs. 20 per instance on domestic ATMs

International ATM - Non Financial / Financial Transaction #

Free

#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 / 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

- Physical from Branch

Free

- By Post/Courier

Free

- By e-mail

Free

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

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

Free

Overseas mailing

Free

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 Cheque / 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

Free

Operational Instructions

Free

Allowing operations through power of Attorney/Mandate

Free

Change of Authorised Signatory in Accounts

Free

Tax Payment Challan retrieval beyond 2 yrs for Net Banking Users

Rs. 50/- per request

Mandate Registration Charge per Mandate

Free

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

Free

DD/ payorder cancellation (Domestic)

Free

NEFT/RTGS/ IMPS-via Branch, Mobile & Net Banking Channel

Free

Any Branch Banking

Any branch cheque deposits and account to account transfers

Free

Cash deposits (Home Branch)

Free

Cash deposits (Non - Home Branch)

Free

Any Branch Cash withdrawal (By self only)

Free

• 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

Old records / copies of paid cheques

Free

Other Features

I wish to avail following special features(Please tick)

Sweep Out Facility. (Sweep Out/ In FD option available for bal above Rs 75,000, Min. FD option Rs 10,000 for sweepout in tenure of 1 year)

DEMAT

First Year AMC Free, other Discounts on Demat charges as per Demat SoF

3-in-One Trading Account

Free Trading Account Opening.

