

**PLATINUM SALARY ACCOUNT for Central / State Govt Employee (January 1, 2021)**



**Schedule of Facilities  
Charges Exclusive of GST.**

**Scheme Code - RSPTC/ RSPTS**

**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.

**RSPTC-** For Central Govt. Employees / **RSPTS-** For State Govt. Employees

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 If salary is not credited for continuous six months, the salary account benefits will be withdrawn and account will be transferred to Normal Savings Scheme (RSNEW) without any further intimation with applicable MAB and Charges.)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

<b>Statement</b>	
- 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 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
<ul style="list-style-type: none"> <li>The services allows you to operate your account from any IDBI bank branch across India.</li> <li>Third party cash deposit is allowed to the maximum of Rs 1,00,000 per day per account</li> </ul>	

**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 feature (Please tick)	<input type="checkbox"/> 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.

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**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/-

**Charges**

<b>ECS returned</b>	Financial reasons- Rs 500/-	Technical reasons - Free
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**Cheque issued and returned**

Financial reasons	Slab (Rs.)	Upto 2nd instance per quarter	Beyond 2nd instance per quarter
	Up to Rs.10,000		Rs.250 /-
Above Rs.10001- Rs.25 Lakh		Rs.500 /-	Rs.750 /-
Beyond Rs.25 Lakh		Rs.1,000 /-	Rs.1,500 /-

Technical reasons	Free		
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<b>Cheque Deposited and Returned - Local / Oustation cheque</b>	Upto Rs.1 Lakh	Rs.150/-
	Beyond Rs.1 Lakh	Rs.250/-

*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*

<b>Standing Instruction Rejection/Failure</b>	Rs. 225 (per instance)
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<b>Charges for collection of paper based instruments other than regular cheques payable thr' clearing-NSC,KVP,etc.</b>	Rs. 10 / 1000 (Min. Rs 100/-, Max Rs.1000/-)
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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
<b>15 days and beyond</b>	<b>Rs.500/-</b>

**Facilities on Debit Card**

Daily limits : Cash withdrawal limit of Rs.2 lakh and purchase limit at Point of Sale (POS) of Rs.2 lakh in a day. Online usage limit will be inclusive of daily purchase limits.

**Insurance cover on card:**

Air Accident Insurance Cover - Rs 25 Lakh	Purchase protection – Rs. 20,000/- for 90 days
Personal Accident cover - Rs. 5 Lakh	Fire and burglary for household contents – Rs. 50,000/-
Loss of checked baggage - Rs. 50,000/-	

Petrol Surcharge Waiver : Exemption from fuel surcharge applicable on fuel purchase value of Rs. 400 to Rs. 5000 per month.

IDBI Bank Signature Card offers 1 free visits per calendar quarter at participating Airport Lounges in India (Complimentary airport lounge access on IDBI Bank Visa Signature Debit Card is provided in association with Visa which is subject to revision from time to time.)

**Other Facilities**

• Joint Account allowed to be opened with the spouse/parents/Children. All facilities on account shall be applicable to 1st account Holder only.

\*\* Locker Discount- Discount in safe deposit is available in only one locker per account and locker discount can be availed at the end of financial year if minimum salary as stipulated has been credited for all months.

\* Insurance claim acceptance would be subject to fulfillment of Terms and Conditions and clearance from Insurance Company.

**Other Terms & Conditions:**

- 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.
- All fees and charges, mentioned in the tariff of charges, will attract GST as applicable
- 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.
- Satisfactory conduct of the account entails 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.
- In the event the employment of the Customer with the Employer ceases, the Customer shall immediately notify IDBI Bank regarding such termination of employment. On termination of the employment, IDBI Bank reserves the right to close the Salary Account or to treat the Salary Account as an Account wherein the customer will cease to enjoy any/all benefits under Salary Account scheme, provided however the Customer deposits all documents as required by IDBI Bank and under such circumstances, these Terms shall cease to apply to such Account and it shall be governed by the extant Terms and Conditions.
- Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities.
- Any change of address & contact details should be immediately communicated in writing to the Bank.
- 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. The Customer represents that he/she has read and understood the "terms and conditions" under which the Salary Accounts Scheme is offered to the corporate and agrees to be bound by the terms of the Scheme for the purpose of operation of the Salary Account
- If no salary is credited in the account or there are no transactions in the account for 6 consecutive months, IDBI Bank shall be entitled to treat the Salary Account as a Regular Savings Account without any intimation to the customer and the customer shall be bound to maintain a minimum Monthly Average Balance (MAB) as applicable from time to time and the terms and conditions as applicable to IDBI Bank Regular Savings Account shall apply to this account from the date of change of the status. IDBI Bank also reserves the right to close the salary account and terminate the relationship; or to cease all operations in the account if there are no salary credit as stipulated above .
- That any modification in the salary account with respect to addition, deletion of name, address modification shall be applicable to the Employee Reimbursement Account

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