

PRIME SALARY ACCOUNT for Central / State Govt Employee (January 01, 2021)
Schedule of Facilities
Charges Exclusive of GST.
Scheme Code : RSPRC/ RSPRS
Eligibility : The net monthly salary credit per account to our bank should be > Rs 7000 to <= Rs 20,000/-

RSPRC- For Central Govt. Employees / **RSPRS-** For State Govt. Employees

Special Features

 Insurance on account*: Free Personal Accidental Death cover of Rs 3 Lakh (**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 If salary is not credited for continuous six months, the salary account benefits will be withdrawn and account will be transferred to Normal Savings Scheme (RSNEW) without any further intimation with applicable MAB and Charges.)

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.

Debit Cum ATM Card-Classic Chip

Issuance Fee (Personalised Debit Card)	Rs.150/- (Non-Personalised Card- Free)
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	First 5 Financial transactions per month free in all cities. Thereafter Rs.20 per transaction
IDBI Bank ATM withdrawals declined due to insufficient Balance	Rs. 20 per instance
Other Bank ATM	5 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

Duplicate Passbook	Free
	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	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/Omnipay Three free DD/PO/Omnipay per month, thereafter charges -	Upto Rs. 5000/-	Rs.30
	Above Rs.5000/-to Rs. 10000	Rs.50/-
	Above Rs.10000	Rs.3 per thousand (Min:Rs50,Max:Rs10000)
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	

	Amount Slab	Branch Channel (Rs.)	Net Banking (Rs.)
NEFT	Upto Rs.5,000 per Transaction	Free	NIL
	Above Rs.5,000 - Rs.10,000	Rs 2 /-	
	Above Rs. 10000/- to Rs. 1 Lac	Rs 5 /-	
	Above Rs. 1 Lac - Rs. 2 Lac	Rs 15/-	
	Above Rs. 2 lac	Rs 25 /-	
RTGS (Branch Channel)	Rs.2 Lac - Rs.5 Lac	Rs 24.50	NA
	Above Rs. 5 Lacs	Rs 49.50	
IMPS (Through Mobile Banking and Branch Channel)\$ (beyond free limit)	Upto Rs. 1000/- per Transaction		NIL
	Above Rs. 1000/- - Rs. 1 Lac		Rs.5/-
	Above Rs. 1 Lac		Rs.15/-

 \$ Free 10 NEFT/RTGS/IMPS per month via **Branch channel** \$ Free IMPS transactions via **Net Banking Channel**
Any Branch Banking

Any branch cheque deposits and account to account transfers	Free		
Cash deposits (Home & Non Home Branch)	Metro/Urban- 5 Txn Free/Month	Semi-Urban- 7 Txn Free/Month	Rural- 10 Txn Free/Month
Cash deposits (Non - Home Branch) (Max. Rs. 50,000 per day)	Charges beyond free limit - Rs.3/- per 1000 (Min Rs.25 & Max Rs.10,000)		
Cash Withdrawal (Home & Non Home Branch)	Upto 3 transactions per month - Free / Above 3 transactions - Rs.100 per transaction		
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 1,00,000 per day per account

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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/- to Rs. 1,00,000/-	Rs. 100/-
Speed Clearing outside CTS Grid (Service charges for Speed Clearing within the CTS grid jurisdiction is waived)	Rs. 1,00,001/- and above	Rs. 250/-
	Upto Rs. 1,00,000/-	Nil
Foreign currency cheque collection	Above Rs. 1,00,000/-	Rs. 150/-
	As per Trade Finance guidelines	

Cheque stop payment instructions

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

Other Features

I wish to avail following special features(Please tick) Sweep Out Facility. (Sweep Out/ In FD option available for bal above Rs 15,000, 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

Trading Account 50% Discount on Trading Account Opening charges.

Alternate Channel Banking

SMS Alerts	Free	
	For Debit Card holders	Rs.100/-
I-Net Banking Password (Through Branch Channel)	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		
Financial reasons- Rs 500/-		Technical reasons - Free

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		
Cheque Deposited and Returned - Local / Outstation cheque	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)
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)

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/-

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 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
- 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