

Powerkidz Savings Account (September 01,2020)

**Schedule of Facilities
Charges are Exclusive of GST**
Scheme Code - RSCHD

Account Eligibility	Minor of Any Age - Account to be opened jointly with guardian
MAB Requirement (Monthly Average Balance) Minimum AOA should be equivalent to required MAB amount	Rs. 500/- in Savings Account or RD of minimum monthly Installment of Rs. 500/-
Domestic Debit Card * (Any one of the following cards can be availed)	
Issuance Fee (Personalised Debit Card)	Rs.150/-
Classic Debit Card (Annual Fee-2nd Year onwards)*	Rs. 220/-
PowerKidz Debit Card (Annual Fee-2nd Year onwards)*	Rs. 220/-
Re PIN Generation	Rs. 50 for Lost/Forgotten PIN
IDBI Bank ATM Non Financial / Financial Transaction	Free
Other Bank ATM	3 transactions (both Financial & Non-Financial) Free at 6 Metro locations viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru & Hyderabad, 5 transactions (both Financial & Non-Financial) Free per month at all other locations, thereafter Non Financial - Rs 8 per transaction Financial - Rs 20 per transaction
Transactions declined due to insufficient Balance at other Bank ATMs (wef Dec 1,2019)	Rs. 20 per Instance
Powerkidz Debit Card: ATM Cash Withdrawal Limit / POS Limit	Rs 2,000/- (Per Day)
Classic Debit Card: ATM Cash Withdrawal Limit / POS Limit	Rs 25,000/- (Per Day)
Domestic Validity: - If a Customer opts for Domestic Validity Card, a Debit Card with magnetic stripe will be issued which can be used only in India for ATM, POS & E-com transactions. For all domestic POS transactions, PIN will be prompted to complete the transaction.	
I wish to avail following special features(Please tick*	<input type="checkbox"/> I wish to Avail a Classic Debit Card OR <input type="checkbox"/> I wish to Avail a PowerKidz Debit Card

Common Service Charges

Cheque Book			
Personalised Multicity /Local cheque book	1st Yr of Account opening	60 Cheque Leaves Free	
	All Subsequent Years	50 Cheque Leaves Free	
	Rs. 3 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 through Alternate Channel	Email - Rs. 25/- per Occasion Post/Courier - Upto 1 Yr - Rs. 100/-; Above 1 Yr - Rs.300/-		
Exclusive Kids 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)		
Remittances			
Demand Drafts (Branch/Non Branch Location)/ Payorder	Upto Rs. 5000/-	Rs.30	
	Above Rs.5000/- - 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		
NEFT (Through Branch Channel)	Upto Rs. 10000/- per Transaction	Rs. 1/-	
	Above Rs. 10000/- - Rs. 1 Lac	Rs. 3/-	
	Above Rs. 1 Lac - Rs. 2 Lac	Rs. 9/-	
	Above Rs. 2 lac	Rs. 15/-	
NEFT (Throgh Net /Mobile Banking)	Free		
RTGS (Through Branch Channel)	Rs.2 Lac - Rs.5 Lac	Rs. 20/-	
	Above Rs. 5 Lacs	Rs. 40/-	
IMPS (Through Net Banking , Mobile Banking and Branch Channel)	Upto Rs. 1000/- per Transaction	NIL	
	Above Rs. 1000/- - Rs. 1 Lac	Rs.5/-	
	Above Rs. 1 Lac	Rs.15/-	

