

**IDBI Royale Account (November 01, 2019)****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 (RSERF, RSEPR, RCICA, RSEKO)**Eligibility**

Initial Funding	Rs. 3 Lakhs	
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	
Charges ² for Non-maintenance of Balance	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. However Current Account variants of Suprema and Cash Current wont be included for TRV.
- 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

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	
Transaction Decline charges due to insufficient balance at other Bank ATMs in India or anywhere in the world with effect from December 01,2019	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	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	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	Free	
Allowing operations through power of Attorney/Mandate	Free	
Change of Authorised Signatory in Accounts	Free	
IRCTC Ticket Booking	Rs. 10/- per Transaction	
Facility of Sweep/Linking of Accounts (Sweep Out Only)	Free	
Sweep out Trigger facility Charges	Free	
Mandate Registration Charges	Free	
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

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/-

Special Features

Particular	Facilities	
ATM Card	Free Signature card for first holder. Signature card for second holder	
Cash withdrawal limit	Per day limit	Rs.1.5 lakh
POS (Point of sale)	Per day limit	Rs.3 lakh
Additional account	Free zero balance PowerPlus account for one family member. Such Power plus A/cs to be opened with Label code of ROYFAM	
Insurance cover	Free Insurance of Rs.10 lakh on personal accidental death. (Applicable Only for Primary Holder)	
DEMAT	Free of AMC, other Discounts on Demat charges as per Demat SoF	
Trading Account	Free Account Opening (Effective from May 2016)	
Locker	Discount on Locker Rent (Exclusive of Admin charges)	Free small locker(A* size locker) & 50% discount on sizes beyond.
	Conditions: Discount available on only one Locker & allotment is subject to availability of locker at Branch	
CDP facility	At select centres only. Free 2 cash delivery and free 2 cash pick-up per month	Cash delivery between Rs.10,000/- to Rs.1 lakh. Cash pick-up between Rs.1 lakh to Rs.2.5 lakh.
Welcome Kit	Royale welcome kit	

Additional Features of Signature Debit Card:

- Insurance Cover on Card: Air Accident - Rs. 25 Lakh
 - Personal Accident Death Insurance - Rs. 5 lacs;
 - Purchase Protection - Rs. 25000 for 90 days;
 - Fire and burglary for household contents - Rs.50,000/-
 - Cover for Lost/Stolen card - Rs. 5 Lacs;
 - Loss of checked baggage - Rs. 50,000/-
 - * Complimentary airport lounge access at selected Domestic Airports
 - *3 Loyalty points for every Rs. 100 spent; Redemption subject to accumulation of 3000 loyalty points.
 - * Key concierge services availed in key International travel markets.
 - * Premium discounts & offers on various categories like dining, travel, entertainment, shopping, health & wellness
- Please note that all features marked with *, are offered in association with VISA and may undergo changes from time to time. T & C Apply.

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	Rs.500	
Above Rs.10001 - Rs.25 Lakh	Rs.500	Rs.750	
Beyond Rs.25 Lakh	Rs.1000	Rs.1500	
Technical reasons	Free		
Cheque deposited and returned (Local / Oustation cheque)	Upto Rs.1 Lakh	Rs.150/-	
	Beyond Rs.1 Lakh	Rs.250/-	
<i>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)</i>			
Standing Instruction Rejection/Failure	Rs. 225 (per instance)		
Charges for collection of paper based instrument other than regular cheque payable thr' clearing mechanism- NSC,KVP, etc.	Rs.10/1000(Min Rs.100/-, Max Rs.1000/-)		
Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)			
<i>Per occasion (A)</i>	Rs.115		
<i>Interest (B)</i>	19.75%		
CMS/CDP charges shall be levied as per the limit set in the agreement			

Account closure (To be Collected Manually by Branch)

Within 14 days	Nil
Over 14 days upto 6 months	Rs.100/-
Over 6 months old upto 1 year	Rs.100/-
Beyond 1 year	Nil

- The Savings Bank Account is essentially an account to built 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.
- GST applicable on above charges will be additional.
- The balance in the account must adhere to the minimum monthly average balance stipulation laid down by the Bank and communicated to you at the time of opening of the account. Non-maintenance of this monthly average balance will attract applicable penalty on a date determined by the Bank.
- 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 maintaining stipulated minimum monthly average balance as well as 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.
- Any special instructions, both financial and non-financial in nature, like standing instructions, stop payment instructions, issuance of cheque books, Demand Drafts, pay Orders, requests for hot carding ATM/DEBIT Cards, Issuance of duplicate card/ PIN must be communicated in writing and/or via valid Internet Banking User ID (wherever such an option is available subject to terms and conditions applicable for such facility), otherwise it shall not be binding on the Bank to comply with such instructions.
- The Savings Bank Account entitles free access to IDBI Bank ATMs, Internet banking and Tele banking unless otherwise stated.
- 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 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.

Declaration: In case of Mode of Operation instruction as Either or survivor/Former or survivor/ Anyone or survivor, we jointly agree and authorize IDBI Bank Ltd. to pay the principle along with interest and permit premature withdrawals of the Sweep out fixed deposit on written instruction from any one of us, any day before the maturity.
 I / We understand that the insurance Cover will commence only after completion of 60 days from the date of Account opening.
 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
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