

Cheque stop payment instructions

INET Banking Password (Through Branch Channel)

SMS Alerts

IDBI Royale Account (1st February, 2023)



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)

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		Eligibility		
Initial Fundin	g	Rs.3 Lakhs		
		Monthly Average Balance (MAB) of Rs.3 Lakh in Royale Account Or		
Balance Requirement	uirement	Total Relationship Value ¹ (TRV) of Rs.3 Lakh across all Savings and Current A/cs <u>Or</u> ,		
		TRV of Rs.15 Lakhs across Savings and Current Accounts and Fixed Deposits		
		MAB <rs.3.00 lac<="" lacs-rs.1.00="" td=""><td>Rs.100 / Month</td></rs.3.00>	Rs.100 / Month	
Charges ² for Non-maintenance of Balance	Non maintanance of Palance	MAB < Rs.1.0 Lac - Rs.50,000	Rs.150 / Month	
	Non-maintenance of barance	MAB < Rs.50,000 - Rs.25,000	Rs.250 / Month	
		MAB < Rs.25,000 - 0	Rs.300 / Month	

- Your Total Relationship Value is derived from a combination of balances maintained across your various Savings, Individual Current Account and Term Deposits in totality under the Primary Applicants Customer ID only. However Current Account variants of Suprema and Cash Current won't be included for TRV.
- In case of multiple HNI Accounts under same customer id charges will be applicable as per highest variant of Account
 Charges 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 tial one quarter

	Signature Debit Card		
Annual Fee	Free	Card charges of Rs.400 will be applicable if the Account	
One add-on card per account	Free	is downgraded	
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	7 transactions Free per month, thereafter transaction for Non-Financial Effective from	Rs.21 per transaction for Financial and Rs.8 per m 01.03.2025.	
International ATM - Non Financial / Financial Transaction#	Free		
ATM transaction decline charges due to insufficient balance at IDBI BANK ATM/OTHER BANKS ATM/ INTERNATIONAL ATM.	Rs.20 per Instance		
#Cross surrancy conversion for all International transactions will be applicable @2.50/ ever and above the system as rate as desided by VICA			

#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

For all domestic POS transactions, PIN will be prompted to co			
	Cheque Book		
Personalized Multicity book	Free		
	Account Statements		
Statement	Daily	Weekly	
- Physical from Branch	Rs.100/- per statement plus actual courier	r 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 – Up to 1 Year - Rs.100/-; Above 1 Year - Rs.300/-		
Passbook	Free		
Duplicate Passbook	Free		
	Miscellaneous		
Issue of Duplicate Confirmation of Deposit (COD)	Rs.150 per instance		
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	I D. 4507	
Old Record (Subject to Availability)	Above 1 year & less than 2 year old	Rs.150/- per Item	
	2 years and thereafter	Rs.100/- per add. Year, subject to Max of Rs.750/-	
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		
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	Rs.50 /- per request		
Users			
	<u>Remittances</u>		
Demand Drafts (Branch/Non Branch)/Pay order	Free		
Payable at Par utilisation	Free		
Foreign currency demand drafts / international money orders	As per Trade Finance guidelines		
DD/ pay order cancellation (Domestic/Foreign Currency)	Domestic : Free		
NEFT/RTGS via Net Banking and Branch Channel IMPS via Net Banking, Mobile Banking and Branch Channel	Free Free		
IMPS via Net Banking, Mobile Banking and Branch Channel			
	Any Branch Banking*		
Any branch cheque/ account to account transfers	Free		
Cash deposits (Home Branch)	30 transactions per month free -	(Mary De 40 000/)	
Cash deposits (Non - Home Branch) (Max. Rs.2,00,000/- per	Excess charged @Rs.3/1000 for Saving a		
day)	Excess charged @Rs.4/1000 Up to 3 lakhs for current account and Excess charged @Rs.5/1000 for Cash deposit above 3 lakhs for Current accounts.		
udy)	(30 transactions includes both Home - Non Home Cash deposit)		
Any Branch Cash withdrawal(By self only)	'	or current account, above free limit Rs.2 per	
		ansaction at non home branch transaction.	
*The convices allows you to encrete year's A/a frame and IDDI is and	· · · · · · · · · · · · · · · · · · ·		
*The services allows you to operate you're A/c from any IDBI bank	<u> </u>	isit is allowed to the max. of Rs.2 Lac per day per A/c.	
<u> </u>	heque transaction charges		
Cheque collections (Branch/Non branch locations)/Speed Clearing	Only other bank commission will be recovered	ered	
Foreign currency cheque collection	As per Trade Finance guidelines		
lar	1-		

Free

Free

Alternate Channel Banking

Rs.100/-

Rs.50/-

Free for first time

For Debit Card holders

For Non-Debit Card holders subsequent Password

	Special Features	
Particular		cilities
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
E-Commerce (online)Transactions	Per Day limit effective from 10th Feb 2021	Rs.1 Lakh
Contact Less card Transactions limit	Per Day limit effective from 10th Feb 2021	Rs.10 000/-
) By default, Debit Card is enabled for Domestic usage only at A	ATM & POS as per RBI guidelines. For enablir	ng & managing Domestic E-Commerce (Online
Domestic Contactless transaction & International Usage, kindly do issistance. 2) For all domestic POS transactions, PIN will be promp without PIN.3) Above mentioned ATM, POS, E-Commerce & Cont idditional account	oted to complete the transaction. Contactless Dotactless Limits are separate for Domestic & Inter	omestic Transact ion up to Rs.5,000/- can be do
nsurance cover	Advantage Bonanza Savings Account to be on	
DEMAT	Free of AMC, other Discounts on Demat charg	
rading Account	Free Account Opening (Effective from May 20 16)	
ocker		Free small locker (A* size locker) or 50% discon sizes beyond.
		& allotment is subject to availability of locker at Bra
ASTag	*Issuance fee: Nil (up to 2 FASTags)	* T & C apply
CDP facility	At select centers only. Free 2 cash delivery	Cash delivery between Rs.10,000/- to Rs.1 lal
•••	and free 2 cash pick-up per month	Cash pick-up between Rs.1 lakh to Rs.2.5 lak
Additiona	I Features of Signature Debit Card:	
Purchase Protection - Rs.25,000 for 90 days; Fire and burglary for household contents - R s.50,00 .* Complimentary airport lounge access at selected Domestic Airports .*3 Loyalty points for every Rs.100 spent; Redemption subject to accurately concierge services availed in key International travel markets*(i)Effective 1st July 2013, for Insurance claims to be accepted and preserved.	mulation of 3000 loyalty points.	transactions using the Debit Card in last 3 months p
o the event date. *(ii)Loyalty point reward structure as well as reward of	of loyalty point s for different merchant categories is	
8 * Premium discounts & offers on various categories like dinning, travel		
Please note that all features marked with * , are offered in association with	h VI SA and may undergo changes from time to time	e. T & C Apply.
	<u>Charges</u>	
ECS Returned		
Jp to Rs.25 lac :- Rs.500, above25 lac Rs.750/- (e. f. 1st Feb,	Technical reasons- Free	
2023)		
Cheque issued and returned - Financial reasons	1	
<u> </u>		
Slab (Rs.)	Up to 2nd instance per quarter	Beyond 2nd instance per guarter
. ,	Up to 2nd instance per quarter Rs.500	Beyond 2nd instance per quarter
Jp to Rs.10,000	Rs.500	Rs.500
Up to Rs.10,000 Subove Rs.10001 - Rs.25 Lakh	Rs.500 Rs.500	Rs.500 Rs.750
Jp to Rs.10,000 Nove Rs.10001 - Rs.25 Lakh Beyond Rs.25 Lakh	Rs.500 Rs.500 Rs.1000	Rs.500
Up to Rs.10,000 Above Rs.10001 - Rs.25 Lakh Beyond Rs.25 Lakh Technical reasons	Rs.500 Rs.500 Rs.1000 Free	Rs.500 Rs.750 Rs.1500
Jp to Rs.10,000 Above Rs.10001 - Rs.25 Lakh Beyond Rs.25 Lakh	Rs.500 Rs.500 Rs.1000 Free Up to Rs.1 Lakh	Rs.500 Rs.750 Rs.1500
Up to Rs.10,000 Above Rs.10001 - Rs.25 Lakh Beyond Rs.25 Lakh Technical reasons Cheque deposited and returned (Local / Outstation cheque)	Rs.500 Rs.500 Rs.1000 Free Up to Rs.1 Lakh Beyond Rs.1 Lakh	Rs.500 Rs.750 Rs.1500 Rs.150/- Rs.250/-
Up to Rs.10,000 Above Rs.10001 - Rs.25 Lakh Beyond Rs.25 Lakh Technical reasons Cheque deposited and returned (Local / Outstation cheque) Cheque return charges shall be levied only in cases where the cus	Rs.500 Rs.500 Rs.1000 Free Up to Rs.1 Lakh Beyond Rs.1 Lakh tomer is at fault and is responsible for such retu	Rs.500 Rs.750 Rs.1500 Rs.150/- Rs.250/-
Up to Rs.10,000 Nove Rs.10001 - Rs.25 Lakh Seyond Rs.25 Lakh Technical reasons Cheque deposited and returned (Local / Outstation cheque) Cheque return charges shall be levied only in cases where the cus Standing Instruction Rejection/Failure	Rs.500 Rs.500 Rs.1000 Free Up to Rs.1 Lakh Beyond Rs.1 Lakh tomer is at fault and is responsible for such retu Rs.225 (per instance)	Rs.500 Rs.750 Rs.1500 Rs.150/- Rs.250/-
Up to Rs.10,000 Above Rs.10001 - Rs.25 Lakh Beyond Rs.25 Lakh Technical reasons Cheque deposited and returned (Local / Outstation cheque) Cheque return charges shall be levied only in cases where the cus Standing Instruction Rejection/Failure Charges for collection of paper based instrument other than regular cheque payable thr' clearing mechanism- NSC,KVP,	Rs.500 Rs.500 Rs.1000 Free Up to Rs.1 Lakh Beyond Rs.1 Lakh tomer is at fault and is responsible for such retu	Rs.500 Rs.750 Rs.1500 Rs.150/- Rs.250/-
Up to Rs.10,000 Above Rs.10001 - Rs.25 Lakh Beyond Rs.25 Lakh Technical reasons Cheque deposited and returned (Local / Outstation cheque) Cheque return charges shall be levied only in cases where the cus Standing Instruction Rejection/Failure Charges for collection of paper based instrument other than egular cheque payable thr' clearing mechanism- NSC,KVP, etc.	Rs.500 Rs.500 Rs.1000 Free Up to Rs.1 Lakh Beyond Rs.1 Lakh tomer is at fault and is responsible for such retu Rs.225 (per instance) Rs.10/1000(Min Rs.100/-, Max Rs.1000/-)	Rs.500 Rs.750 Rs.1500 Rs.150/- Rs.250/-
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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 Account opening date/Account activation date/Account up gradation date (As case may be), whichever is later.

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