

STAR SALARY ACCOUNT for Central / State Govt Employee (January 01, 2021)



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

Scheme Code : RSSTC / RSSTS

Eligibility : The net monthly salary credit per account to our bank should be >= Rs 20001 to <= Rs 35000.
RSSTC- For Central Govt. Employees / RSSTS- For State Govt. Employees

Special Features

(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 If salary is not credited for continuous six months, the salary account benefits will be withdrawn and account will be transferred to Normal Savings Scheme (RSNEW) without any further intimation with applicable MAB and Charges.)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 3 Lakh; on Debit card : Rs 5 Lakh
Locker discount** : MAB > Rs 2.5 Lakh: 25% Discount; MAB > Rs 1 lac : 10% discount (*Subject to availability)
Zero balance 'Super Savings Account' with the label code "CPSAZB", for one family member.

Interest rate concession on Home Loan/Auto Loan/Personal Loan and its respective variants subject to Bank's discretion.

Credit Card Royal Signature Credit Card subject to fulfillment of CIBIL Score and Salary Credit parameter (Customer specific request & as per Bank's discretion)

Rupay Platinum Chip Debit Card

Issuance Fee (Personalised Debit Card)	Rs.150/- (Non-Personalised Card- Free)
Annual Fee #	Free (Card charges of Rs. 300 will be applicable if the Account is downgraded)
One add-on card per account	Free one/additional add-on card (Second Year Onwards- Rs 300/-)
Replacement of lost/stolen card	Rs. 300/-
Re - generation of PIN	Free
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	20 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	10 transactions Free per month, thereafter 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.

#Cross currency conversion for all International transactions will be applicable @3.5% over and above the exchange rate as decided by VISA

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		
- 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 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	
	Upto Rs. 1000/- per Transaction		
IMPS (Through Mobile Banking and Branch Channel)	Above Rs. 1000/- - Rs. 1 Lac		NIL
	Above Rs. 1 Lac		Rs.15/-

\$ 15 Free NEFT/ RTGS/ IMPS transactions via Branch Channel per month.

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)		

a) The services allows you to operate your account from any IDBI bank branch across India.

b) Third party cash deposit is allowed to the maximum of Rs 50,000/- per day per account. c) NRE/NRO customers will get facilities as per RBI rules.

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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/- - Rs. 1,00,000/-	Rs. 100/-
	Rs. 1,00,001/- and above	Rs. 250/-
Speed Clearing outside CTS Grid (Service charges for Speed Clearing within the CTS grid jurisdiction is waived)	Upto Rs. 1,00,000/-	Nil
	Above Rs. 1,00,000/-	Rs. 150/-
Foreign currency cheque collection	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 25,000, 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 50% Discount on Trading Account Opening charges.

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/-
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-

	Slab (Rs.)	Upto 2nd instance per quarter	Beyond 2nd instance per quarter
Financial reasons	Up to Rs.10,000	Rs.250 /-	Rs.500 /-
	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/-

Facilities on Debit Card:

Daily limits : Cash withdrawal limit of Rs.50,000 and purchase limit at Point of Sale (POS) of Rs.50,000 in a day. Online usage limit will be inclusive of daily purchase limits.

In addition to insurance cover of Rs.1 Lakh for lost/stolen/Counterfeit cards

Insurance:
- Personal Accident cover (Death Only)- Rs. 5 Lakh - Purchase protection - Rs. 20,000/- for 90 days
- Permanent Disability Cover - Rs. 2 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. 4000 per month.
-offers 2 free visits per calendar quarter at participating Airport Lounges (Complimentary airport lounge access on Rupay Platinum Debit Card is provided by NPCI and is subject to revision from time to time)

• 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

** 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 MAB is maintained for all four quarters.

Other Terms & Conditions:

1. 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.

2. All fees and charges, mentioned in the tariff of charges, will attract GST as applicable

3. 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.

4. 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.

5. 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.

6. Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities.

7. Any change of address & contact details should be immediately communicated in writing to the Bank.

8. 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

9. 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 .

10. 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