

## Powerkidz Savings Account (July 01,2021)



### Schedule of Facilities Charges are Exclusive of GST

Scheme Code - RSCHD

<b>Account Eligibility</b>	Minor of Any Age - Account to be opened jointly with guardian		
<b>MAB Requirement (Monthly Average Balance)</b>	Rs. 500/- in Savings Account or		
Minimum AOA should be equivalent to required MAB amount	RD of minimum monthly Installment of Rs. 500/-		
<b>Domestic Debit Card * (Any one of the following cards can be availed)</b>			
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 Financial Transaction	First 5 Transactions free in all cities,thereafter Rs.20 per transaction		
IDBI Bank ATM Non 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 IDBI Bank ATM / other Bank ATMs / International ATM	Rs. 20 per Instance		
Powerkidz Debit Card: ATM Cash Withdrawal Limit / POS Limit/E-Commerce	Rs 2,000/- (Per Day)		
Classic Debit Card: ATM Cash Withdrawal Limit / POS Limit	Rs 25,000/- (Per Day)		
Classic Debit Card:E-Commerce (online)Transactions	Rs 50,000/- (Per Day)		
Classic Debit Card>Contact Less card Transactions limit	Rs 10,000/- (Per Day)		
<b>Domestic Validity:</b> - 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.			
<b>I wish to avail following special features(Please tick*</b>	<input type="checkbox"/> I wish to Avail a Classic Debit Card OR <input type="checkbox"/> I wish to Avail a PwoerKidz Debit Card		
<b>Common Service Charges</b>			
<b>Cheque Book</b>			
<b>Personalised Multicity /Local cheque book</b>	1st Yr of Account opening	<b>20 Cheque Leaves Free</b>	
	All Subsequent Years	<b>20 Cheque Leaves Free</b>	
	<b>Rs. 5 per cheque Leave above Free Limit</b>		
<b>Account statements</b>			
<b>Statement</b>	<b>Daily</b>	<b>Weekly</b>	<b>Quarterly</b>
- 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/-		
<b>Miscellaneous</b>			
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)		
Issue of Duplicate Confirmation Of Deposit( COD)	Rs.150 per Instance		
<b>Remittances</b>			
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.5000	Free	
	Above Rs.5,000 - Rs. 10000/- per Transaction	Rs. 2/-	
	Above Rs. 10000/- - Rs. 1 Lac	Rs. 5/-	
	Above Rs. 1 Lac - Rs. 2 Lac	Rs. 15/-	
	Above Rs. 2 lac	Rs. 25/-	
NEFT (Throgh Net /Mobile Banking)	Free		
RTGS (Through Branch Channel)	Rs.2 Lac - Rs.5 Lac	Rs. 24.50	
	Above Rs. 5 Lacs	Rs. 49.50	
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/-	

**Any Branch Banking**

Any branch cheque deposits and account to account transfers	Free		
<b>Cash deposits (Home &amp; Non Home Branch)</b>	Metro/Urban - 5 Txn Free/Month	<b>Semi-Urban -5 Txn Free/Month</b>	<b>Rural -5 Txn Free/Month</b>
	Charges beyond free limit - Rs.3.00/- per 1000 (Min Rs.25& Max Rs.10,000)		
Cash withdrawal (Home & Non Home Branch)	Upto 3 transactions p.m is free,thereafter Rs.100/- per transacions		

The services allows you to operate your account from any IDBI bank branch across India.Cash withdrawal by self in Non home branch is allowed upto Rs.50,000 per day only.  
Non Home Branch Third party cash deposit is allowed to the maximum of Rs 50,000/- per day per account.**Third Party cash withdrawal not allowed from Non Home Branch**

**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/-
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 -Branch/Net Banking/Mobile Banking/IVRS**

<b>Per Cheque Leaf</b>	<b>Rs. 100</b>
<b>Per Range of Cheque Leaves</b>	<b>Rs. 500/-(Max)</b>

**Alternate Channel Banking**

<b>SMS Alerts</b>	<b>Rs.0.25 per SMS( OTP and Promotional SMS will be excluded)</b>	
INET Banking Password (Through Branch Channel)	For Debit Card holders	Rs.100/-
	For Non-Debit Card holders subsequent Password	Free for first time Rs.50/-
Online VISA Card Remittance (Excl. IDBI Bank credit card payment)	Rs. 5/- per transaction	

**Other Charges**

<b>ECS returned</b>			
<i>Financial reasons</i>	Rs.500/-		
<i>Technical reasons</i>	Free		
<i>Financial reasons</i>	<b>Slab(Rs.)</b>	<b>Upto 2nd instance per quarter</b>	<b>Beyond 2nd instance per quarter</b>
	Up to Rs.10,000	Rs.250	Rs.500
	Above Rs.10000 - Rs.25 lac	Rs.500	Rs.750
	Beyond Rs.25 lac	Rs.1000	Rs.1500

<b>Cheque deposited and returned</b>		
<i>Local / Oustation cheque</i>	Upto Rs.1 lac	Rs.150/-
	Beyond Rs.1 lac	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).*

<b>Standing Instruction Rejection/Failure</b>	Rs. 225 per instance)
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<b>Charges for collection of paper based instrument other than regular cheque</b>	Rs.10/1000( Min Rs.100/-, Max Rs.1000/-)
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<b>Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)</b>	
<i>Per occasion (A)</i>	Rs.115
<i>Interest (B)</i>	19.75%

**Account Closure**

Within 14 Days	Nil
<b>15 Days and Beyond</b>	<b>Rs. 500/-</b>

# Reckoned from the date of issuance of card

\* Either one of the Debit Cards to be issued in the name of the Minor. Kids Debit Card facility would be provided subject to submission of a indemnity in prescribed format by guardian.

\*\* For availing Net Banking or Mobile Banking facility guardian shall submit a declaration in prescribed format.

- 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.
- 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 quarterly 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.
- Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities.
- As per RBI guidelines with respect to Savings Account, if customer defaults in maintenance of minimum balance/average balance as agreed between the bank and customer, the bank should notify the customer clearly by SMS or email or letter etc. that in the event of the minimum balance not being restored in the account within a month from the date of notice, penal charges will be applicable.
- 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 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 /we 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. (P&T and swift charges applicable)

Signature of first holder

Signature of Second holder

Signature of Third holder