

**PRIDE SALARY ACCOUNT (December 1, 2019)**

**Schedule of Facilities  
Charges Exclusive of GST.**
**Scheme Code : RSSD1**
**Eligibility** : This scheme is for defence employees only. The average salary credit to our bank should be > Rs 8000 per month

**Special Features**
**Insurance on account\***: Rs 3 lacs Personal Accidental cover and Rs 50000 purchase protection.(Account requirement: If salary is not credited for continuous six months, the salary account benefits will be withdrawn and account will be transferred to Normal Savings Scheme (RSNEW) without any further intimation with applicable MAB and charges.)

**Debit Cum ATM Card-Classic Chip**

|   |   |
|---|---|
| Annual Fee (Second year onwards)                                    | Rs.220/-  |
| One/additional add-on card per account (Second year onwards)#       | Rs.220/-  |
| Replacement of Lost/ Stolen card                                    | Rs.220/-  |
| Re PIN Generation   | Rs. 50 for Lost/Forgotten PIN   |
| IDBI Bank ATM Non Financial /Financial Transaction                  | Free  |
| Other Bank ATM  | 15 transactions free per month,<br>Beyond free limit; Non Financial - Rs 8 per transaction<br>Financial - Rs 20 per transaction |
| Other Bank ATM withdrawals declined due to insufficient Balance     | Rs. 20 per instance on domestic ATMs  |
| International ATM   | Non Financial - Rs 30 per transaction<br>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.

**Cheque Book**

|  |  |                       |
|--|--|-----------------------|
| Personalised Multicity / Local Cheque book | 1st Year 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 over Phone Banking Request | Email - Rs. 25/- per Occasion<br>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<br>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  | Rs. 5/- per Debit in Addition to the SI Charges  |   |           |
| Tax Payment Challan retrieval beyond 2 yrs for Net Banking Users                      | Rs. 50/- per request   |   |           |

**Remittances**

|   |                                 |  |  |
|---|---------------------------------|--|--|
| Demand Drafts (Branch/Non Branch Location)/ Payorder                      | Free unlimited DD/PO/Omnipay    |  |  |
| 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/RTGS/IMPS ( Through Net Banking , Mobile Banking and Branch Channel) | Free                            |  |  |

**Any Branch Banking**

|   |   |                    |                |
|---|---|--------------------|----------------|
| Any branch cheque deposits and account to account transfers | Free  |                    |                |
| Cash deposits (Home & Non Home Branch)                      | Metro/Urban - 5 Txn   | Semi-Urban - 7 Txn | Rural - 10 Txn |
|   | Free/Month  | Free/Month         | Free/Month     |
|   | Charges beyond free limit - Rs.2.50/- per 1000 (Min Rs.25& Max Rs.10,000) |                    |                |
| Any Branch Cash withdrawal (By self only)                   | Free (upto Rs 50,000/- per day only)                                      |                    |                |

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

This service is not available for encashing FD, issuance of DD/PO and third party bearer cheque. These can be done only at Home Branch.

Third party cash withdrawal is not allowed at Non-Home branch.

Third party cash deposit is allowed to the maximum of Rs 50,000/- per day per account.

NRE/NRO customers will get facilities as per RBI rules.

| 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. 50   |                                 |
| Per Range of Cheque Leaves   |                               | Rs. 100/-  |                                 |
| 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   |                               |  |                                 |
| <i>Financial reasons- Rs 500/-</i>   |                               | Technical reasons - Free                             |                                 |
| Cheque issued and returned   |                               |  |                                 |
| <i>Financial reasons</i>   | 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.1,000 /-  | Rs.1,500 /-                     |
| <i>Technical reasons</i>   | Free                          |  |                                 |
| <i>Cheque Deposited and Returned - Local / Outstation cheque</i>   | 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 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)   |                               |  |                                 |
| <i>Per occasion (A)</i>  |                               | Rs.115   |                                 |
| <i>Interest (B)</i>  |                               | 19.75%   |                                 |
| Account closure  |                               |  |                                 |
| 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  |                                 |
| ● # Reckoned from the date of issuance of card   |                               |  |                                 |
| ● Joint Account allowed to be opened with the spouse/parents/Children. All facilities on account shall be applicable to 1st account holder only.   |                               |  |                                 |
| * Insurance Facility would be activated only after 60 days from the date of account opening in system.   |                               |  |                                 |
| 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. GST applicable on above charges will be additional.   |                               |  |                                 |
| 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 maintaining stipulated 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.  |                               |  |                                 |
| 5. 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.  |                               |  |                                 |
| 6. Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these   |                               |  |                                 |
| 7. Any change of address and 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.  |                               |  |                                 |
| 9. 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.   |                               |  |                                 |
| 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                            |                                 |