# Jubilee Plus Savings Account (July 01, 2015)

IDBI BANK

**Schedule of Facilities**
**Charges are Exclusive of Service tax.**

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|---|---|---|---|
| **Scheme Code - RSOLD** | | | |
| **MAB Requirement (Monthly Average Balance)** | Zero | | |
| **Special Features** | *25% Discount on Locker.(Only one locker per account) | | |
| | Sweep Out Facility.<br>(Sweep Out/In FD option available for bal above Rs 15,000,<br>Min FD option Rs 10,000 for sweepout in tenure of 1 year) | | |
| | 1 Sponsors account free (**RSSPR**).Facilities at par with Super Saving A/c | | |
| | 10 transactions free per month at Other Bank ATM | | |
| I wish to avail following special features(Please tick) | ☐25% Discount on Locker, if Rs 5000/- AQB maintained in all four quarter (Only one locker per account)<br>☐Sweep Out Facility.<br>(Sweep Out/In FD option available for bal above Rs 15,000,<br>Min FD option Rs 10,000 for sweepout in tenure of 1 year)<br>☐1 Sponsors account free (RSSPR) | | |
| **Debit Cum ATM Card** | | | |
| Annual Fee (Second year onwards)# | Domestic Validity | Rs 110/- | |
| | International Validity | Rs 220/- | |
| One/additional add-on card per account (Second year onwards)# | Domestic Validity | Rs 110/- | |
| | International Validity | Rs 220/- | |
| Replacement of Lost/ Stolen card | Domestic Validity | Rs 110/- | |
| | International Validity | Rs 220/- | |
| Re - generation of Pin/ Copy retrieval | Free | | |
| IDBI Bank ATM Non Financial / Financial Transaction | Free | | |
| Other Bank ATM | 10 transactions Free per month, thereafter<br>Non Financial - Rs 8 per transaction | | |
| International ATM | Non Financial - Rs 30 per transaction | | |
| International Cash withdrawals declined due to insufficient Balance | Rs. 20 per Instance | | |
| ATM Cash Withdrawal Limit | Rs 50,000/- (Per Day) | | |
| POS Limit (Point of Sale) | Rs 50,000/- (Per Day) | | |
| Domestic Validity: - 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. | | | |
| International Validity:- If a Customer opts for International Validity Debit Card, EMV Chip Debit Card will be issued which can be used in India & abroad for ATM, POS & E-com transactions. For all domestic POS transactions, PIN will be prompted to complete the transaction. | | | |
| **Common Service Charges** | | | |
| **Cheque Book** | | | |
| Personalised Multicity /Local cheque book | 1st Yr of Account opening | 60 Cheque Leaves Free | |
| | All Subsequent Years | 50 Cheque Leaves Free | |
| | Rs. 2 per cheque Leave above Free Limit | | |
| **Account statements** | | | |
| **Statement** | **Daily** | **Weekly** | **Quarterly** |
| - Physical from Branch | Rs.10/- per Statement | Rs.30/- per Statement | Rs. 100/- |
| - By Post/Courier | Rs.10/-+Postage chrg | Rs.30/-+ Postal chrg | 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 | | |
| | Post/Courier - Upto 1 Yr - Rs. 100/-; Above 1 Yr - Rs.300/- | | |
| Passbook | Free | | |
| 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 | | |
| **Remittances** | | | |
| Demand Drafts (Branch/Non Branch Location)/ Payorder | Rs. 3/- per 1000 and part thereof.<br>(Minimum Rs. 25/- & Maximum Rs. 25,000/-) | | |
| Payable at Par utilisation | Free | | |
| Foreign currency demand drafts / international money orders | As per Trade Finance guidelines | | |
| DD/ payorder cancellation (Domestic) | Rs. 50/- | | |
| DD/ payorder cancellation (Foreign Currency) | As per Trade Finance Guidelines | | |
| NEFT (Net Banking) | Free | | |

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| NEFT (Through Branch Channel) | Upto Rs. 10000/- per Transaction | | Nil |
| | Above Rs. 10000/- - Rs. 1 Lac | | Rs. 5/- |
| | Above Rs. 1 Lac - Rs. 2 Lac | | Rs. 15/- |
| | Above Rs. 2 lac | | Rs. 25/- |
| RTGS (TVT based charges) | 09:00 Hrs - 12:00 Hours | Rs.2 Lac - Rs.5 Lac | Rs. 25/- |
| | | Above Rs. 5 Lacs | Rs. 50/- |
| | After 12:00 Hrs to 15:30 Hrs | Rs.2 Lac - Rs.5 Lac | Rs. 26/- |
| | | Above Rs. 5 Lacs | Rs. 51/- |
| | After 15:30 Hrs to 17:30 Hrs | Rs.2 Lac - Rs.5 Lac | Rs. 30/- |
| | | Above Rs. 5 Lacs | Rs. 55/- |
| **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 |
| | 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. | | | |
| **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. 150/- |
| 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** | | | |
| Internet / Mobile / Phone/ SMS Alerts | Free | | |
| Online VISA Card Remittance (Excl. IDBI Bank credit card payment) | Rs. 5/- per transaction (Irrsepective of the Amount) | | |
| **Charges** | | | |
| **ECS/ Cheque issued and returned** | | | |
| *Financial reasons* | Rs 225 | | |
| *Technical reasons* | Free | | |
| **Cheque deposited and returned** | | | |
| *Local cheque* | Rs 60 | | |
| *Outstation cheque* | Rs.115 | | |
| *Cheque return charges shall be levied only in cases where the customer is at faultand is responsible for such returns. Indicative list available at the Branch).* | | | |
| **Standing Instruction Rejection/Failure** | Rs. 225 per instance) | | |
| **Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)** | | | |
| *Per occasion (A)* | Rs.115 | | |
| *Interest (B)* | 19.75% | | |
| Demand Drafts/ Pay Orders/ Omni Pay (Non IDBI Bank Account Holders) | Upto 25,000: Rs.70<br>Above Rs.25,000 upto Rs.49,999: Rs.2.50/1000 | | |
| **Account Closure** | | | |
| Within 14 Days | Nil | | |
| Over 14 Days upto 6 Months | Rs. 100/- | | |
| Over 6 Months upto 1 Year | Rs. 100/- | | |
| Beyond 1 Year | Nil | | |
| *# Reckoned from the date of issuance of card* | | | |

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. Service Tax 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 facilities.

7. Any change of address 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.

*(1) Discount in safe deposit locker rent can be availed at the end of financial year if Rs 5000/- AQB is maintained for all four quarters.
(2)Discount in safe deposit locker is applicable to any size locker in the branch. (P&T and swift charges applicable)

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