Powerkidz Savings Account (July 01, 2015)

IDBI BANK

Schedule of Facilities
Charges are Exclusive of Service tax.

Scheme Code - RSCHD			
Account Eligibility	Minor of Any Age - Account to be opened jointly with guardian		
MAB Requirement (Monthly Average Balance)	Rs. 500/- in Savings Account or RD of minimum monthly Installment of Rs. 500/-		
Debit Cum ATM Card * (Any one of the following cards can be availed)			
Classic Debit Card (Domestic Validity only)	Annual Fee (Charges from 2nd Year onwards)		Rs. 110/-
	Replacement of Lost/Stolen		Rs. 110/-
PowerKidz Debit Card (Domestic Validity only)	Annual Fee		Free
	Replacement of Lost/Stolen		Rs. 110/-
Re PIN Generation	Rs. 50 for Lost/Forgotten PIN		
IDBI Bank ATM Non Financial / 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		
International ATM (Not Valid International Transactions)	N A		
Powerkidz Debit Card: ATM Cash Withdrawal Limit / POS Limit	Rs 2,000/- (Per Day)		
Classic Debit Card: ATM Cash Withdrawal Limit / POS Limit	Rs 25,000/- (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.			
I wish to avail following special features(Please tick)	☐ *I wish to Avail a Classic Debit cum ATM Card* *OR* ☐ *I wish ot Avail a PwoerKidz Debit cum ATM Card*		

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/-		
Exclusive Kids Passbook	Free		
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		
Faclity of Sweep/Linking of Accounts (Sweep Out Only)	Rs. 100/- per Instance		
Sweep out Trigger facility Charges	Rs. 5/- per Debit in Additon to the SI Charges		
Remittances			
Demand Drafts (Branch/Non Branch Location)/ Payorder	Rs. 3/- per 1000 and part thereof. (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 (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/-
NEFT (Net Banking)	Free		

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. 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.			
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)		
Other 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%		
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			
*** Either one of the Debit Cards to be issued in the name of the Minor.**			

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

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 /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