

Schedule of Facilities
Charges are Inclusive of Service tax.
Scheme Code - RSWOM

AOA Eligibility (Account Opening Amount)		Tier A Rs 5,000/-
AQB Requirement (Average Quartely Balance)		Tier B Rs 2,500/-
Special Features	*25% Discount on Locker. (Only one locker per account)	
	50% Discount on Demat AMC.	
	Sweep Out Facility.	
	(Sweep Out/In FD option available for bal above Rs 15,000, Min FD option Rs 10,000 for sweepout in tenure of 1 year)	
	** 2 Free zero balance Kids A/c(RSKID)	
		10 transactions free per month at Other Bank ATM
** Kids Account - RSKID		Zero AOA (Facilities at par with Super Saving Account)
Womens 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	
	Non Financial - Rs 8 per transaction	
	Financial - Rs 20 per transaction	
International ATM	Non Financial - Rs 30 per transaction	
	Financial- Rs 140 per transaction	
ATM Cash Withdrawal Limit	Rs 40,000/- (Per Day)	
POS Limit (Point of Sale)	Rs 40,000/- (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.		
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		
Passbook/Statement	Free	
Monthly statement by e-mail	Free	
Duplicate Statement at the branch	Rs. 100/-	
Duplicate Passbook	Rs. 100/-	
Hold mail facility	Free	
Overseas mailing	Actual Mailing charges	
Request for duplicate statement through Phone banking & ATM	Rs. 100/-	
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	
Certificates		
Standing instructions	Rs. 50/- (Per Instance)	To be collected Manually by Branch
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	
Remittances		
Demand Drafts (Branch/Non Branch Location)/Payorder	10 Transactions Free per month (Both inclusive) Above free limit Rs 2.50/1000, (Min.- Rs 25/- and Max. Rs 10,000/-)	
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 (w.e.f from 20th June 2012)	Upto Rs 1 Lakh - Free above Rs 1 Lakh to 2 Lakhs Rs 15 per transaction above Rs 2 Lakhs - Rs 25 per transaction	
NEFT (Net Banking)	Free	
RTGS	Rs 2 lakh to Rs 5 Lakh - Rs 25 per transaction, Above Rs 5 lakh - Rs 50 per transaction.	
Any Branch Banking		
Any branch cheque deposits and account to account transfers	Free	
Cash deposits (Home Branch)	15 transactions per month free -	
Cash deposits (Non - Home Branch) (Max. Rs. 50,000/- per day)	Excess charged @Rs 2/1000. (Min. 25 and Max Rs. 10,000/-) (15 transactions includes both Home - Non Home Cash deposit)	
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)/Speed Clearing	Only other bank commission will be recovered
Foreign currency cheque collection	As per Trade Finance guidelines
Old records / copies of paid cheques	Free
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
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
Technical reasons(Local or Outstation)	Free
Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)	
Per occasion (A)	Rs.115
Interest (B)	19.75
I wish to avail following special features(Please tick)	<input type="checkbox"/> 25% Discount on Locker. (Only one locker per account) <input type="checkbox"/> 50% Discount on Demat AMC. <input type="checkbox"/> Sweep Out Facility. <input type="checkbox"/> (Sweep Out/In FD option available for bal above Rs 15,000, Min FD option Rs 10,000 for sweepout in tenure of 1 year) 2 Free zero balance Kids A/c.(RSKID)
# 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. 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

3. 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.

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

5. Any change of address should be immediately communicated in writing to the Bank.

6. 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) To avail above mentioned special features I/we will maintain the AQB of Rs.5,000/- or the special features will be withdrawn and account will be downgraded to normal savings account.

* (2) Discount in safe deposit locker rent can be availed at the end of financial year if locker issued in the name of first account holder only and AQB(Rs. 5000) is maintained for all four quarters.

(3) 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