



## "Being Me" Savings Account



Schedule of Facilities are exclusive of service tax. Service Tax of 10.3% to be collected separately.

SCHEME CODE : RSYOU, RSYNE, RSYNO

December 15, 2011

### Eligibility

Average Quarterly Balance : Saving	Rs.2,500/-
Account Opening Amount	Rs.2,500/-

### Schedule of Facilities

International Debit Cum ATM Card	Free
Replacement of damaged/lost/stolen card/ re - generation of Pin/ Copy retrieval	Free
IDBI Bank ATM - Non Financial / Financial Transaction	Free
Other Bank ATM	5 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
Personalised Multicity book	20 leaves per quarter free and Rs 2 per cheque leaf above free limit.

### Account statements

Passbook	Free
Monthly statement by e-mail	Free
Duplicate Statement at the branch	Free
Duplicate Passbook / Hold mail facility / Overseas mailing	Free
Account closure charges	Nil

### Certificates

Standing instructions	Free
Balance/Interest/Signature verification certificate/Banker's report	Free
Foreign inward remittance certificate	Free

### Remittances

Demand Drafts (Branch/Non Branch)/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	Free
DD/ payorder cancellation (Domestic/Foreign Currency)	Free
NEFT	Upto Rs 1 Lakh - Rs 5 per transaction Rs 1,00,001 and above - Rs 25 per transaction
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/ account to account transfers	Free
Cash deposits (Home Branch)	15 transactions per month free - Excess charged @Rs 2/1000. (Min. Rs 25 and Max Rs. 10,000/-) (15 transactions includes both Home - Non Home Cash deposit)
Cash deposits (Non - Home Branch) (Max. Rs. 50,000/- per day)	
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. 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	Only other bank commission will be recovered
Cheque stop payment instructions	Free
Old records / copies of paid cheques	Free

### Alternate Channel Banking

Internet/Mobile/Phone/SMS Banking	Free
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### Special Features \*

Particular	Facilities
ATM Card	Free Being Me debit card
Cash withdrawal limit	Rs.25,000/- per day
POS (Point of sale)	Rs.25,000/- per day.
Other Features	Preferential rate on educational loan.
	Tie-up with various outlets.
	Discounted charges for opening of share trading account.

\* Special features shall be withdrawn if the Average Quarterly Balance is not maintained for two consecutive quarters

### Charges

ECS/ Cheque issued and returned ( Financial reasons )	Rs 151
Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)	
Per occasion (A)	Rs.102
Interest (B)	19.75%