

Schedule of facilities (April 01, 2012)



CROWN SALARY ACCOUNT

Charges Exclusive of Service tax. (Services Tax applicable will be levied on all charges, and would be rounded-off to the next Rupee)

Scheme Code: RSSHV/RSSH1/RSSH2/RSSH5

Eligibility : Minimum no of employees required -10. The average salary credit to our bank should be > Rs 25000 per month

Note - For benefits of free other Bank ATM transactions and NEFT/RTGS purposes the Salary Slabs are- RSSHV (Rs 25,000 - Rs 30,000), RSSH1 (Rs 30,001- Rs 35,000), RSSH2 (Rs 35,001-Rs 40,000), RSSH5 (Rs 40,001 -Rs 45,000)

Special Features and benefits

Insurance on account: Personal accident cover for Rs 3 lacs and purchase protection of Rs 50000.

International Debit cum ATM Gold card.

Locker discount* : MAB > Rs 5 lacs: Free; MAB > Rs 2.5 lacs: 25% discount; MAB > Rs 1 lac : 10% discount.

(Account Requirement: In case of non receipt of salary for 3 consecutive months the account shall be downgraded to regular Savings Account of Rs 5000 AQB requirement and the special features shall be discontinued)

International Gold Debit Cum ATM Card

Gold debit Card (Annual Fee)	Free
One add-on card per account (Rs 25000 withdrawal limit)	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 transactions (RSSHV)	20 transactions Free per month, thereafter Non Financial - Rs 8 per transaction Financial - Rs 20 per transaction
Other Bank ATM transactions (RSSHV1/RSSH2/RSSH5)	25 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

Cheque Book

Personalised Multicity Cheque book	20 leaves per quarter free and Rs 2 per cheque leaf above free limit.
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Account statements

Passbook/Statement	Free
Monthly by e-mail	Free
Duplicate Statement/passbook at the branch	Free
Hold mail facility	Free
Overseas mailing	Free
Request for duplicate statement through Phone banking & ATM	Free
Account closure charges	Free

Certificates

Standing instructions	Free
Balance/Interest/Signature verification certificate/Banker's report	Free
Foreign inward remittance certificate	As per Trade Finance guidelines

Remittances through Branch

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	As per Trade Finance guidelines
DD/ payorder cancellation (Domestic/Foreign Currency)	Domestic :Free /Foreign Currency: As per Trade Finance Guidelines
NEFT	Upto Rs 1 Lakh - Rs 5 per transaction Above Rs 1 Lakh to Rs 2 Lakhs - Rs 15 per transaction Above Rs 2 Lakhs - Rs 25 per transaction
RTGS	Rs 2 lakh to Rs 5 Lakh - Rs 25 per transaction, Above Rs 5 lakh - Rs 50 per transaction.

RSSHV-10 transactions free per month for NEFT/RTGS (both inclusive)

RSSH1/H2-15 transactions free per month for NEFT/RTGS (both inclusive)

RSSH5-20 transactions free per month for NEFT/RTGS (both inclusive)

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. Rs. 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)
<ul style="list-style-type: none"> •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 1,00,000 per day per account 	
Cheque transaction charges	
Cheque collections (Branch/Non branch locations)/Speed Clearing	Only other bank commission to be recovered
Foreign currency cheque collection	As per Trade Finance guidelines
Cheque stop payment instructions	Free
Old records / copies of paid cheques	Free
Alternate Channel Banking	
Internet/Mobile/Phone banking	Free
SMS Alerts	Free
Other Charges	
ECS/ Cheque issued and returned	
Financial reasons	Rs 200
Technical reasons	Free
Cheque deposited and returned	
Local cheque	Rs 53
Outstation cheque	Rs 102
Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)	
Per occasion (A)	Rs.102
Interest (B)	19.75%
Facilities on Gold Debit Card	
Daily limits : Customers can withdraw cash upto Rs 75,000/- and make purchases worth Rs.75,000/- in a day.	
Other Facilities	
<ul style="list-style-type: none"> • Joint Account allowed to be opened with the spouse/parents/Children. • * Locker Discount- Discount in safe deposit is available in only one locker per account and locker discount can be availed at the end of financial year if MAB is maintained for all four quarters. • Insurance facility is available based on regular salary credits and other terms and conditions. Please read the offer document carefully before accepting it. Any change in policy or the provider is left at the discretion of the bank. • Please contact your Relationship Manager for knowing the free limit on NEFT/RTGS and other Bank ATMs transactions 	
<p><input type="checkbox"/>The Savings Bank Account should be used to route transactions of only nonbusiness/non-commercial nature. In the event of occurrence of such transactions or any other such transactions that may be construed as dubious or undesirable, the Bank reserves the right to unilaterally freeze operations in such accounts.</p> <p><input type="checkbox"/>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.</p> <p><input type="checkbox"/>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.</p> <p><input type="checkbox"/>Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities.</p> <p><input type="checkbox"/>Any change of address should be immediately communicated in writing to the Bank.</p> <p><input type="checkbox"/>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.</p>	