

# Schedule of Facilities (April 01, 2012)



## PRIME 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 : RSSLV/L1/L2/L4

**Eligibility** : Minimum no of employees required -10. The average salary credit to our bank should be > Rs 8000 per month.

Note- For benefits of free other Bank ATM transactions and NEFT/RTGS purposes the Salary Slabs are - For RSSLV/RSSL1 ( Rs 8000- Rs 8,999 per month, RSSL2 (Rs 9,000 - Rs 9,500 per month) and RSSL4(>Rs 9,500- Rs 9,999 per month)

### 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 facility shall be discontinued.

### International Debit Cum ATM Card

|   |   |
|---|---|
| Annual Fee  | Free  |
| One/additional add-on card per account  | 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 (RSSLV/L1)   | 5 transactions Free per month,<br>Beyond free limit; Non Financial - Rs 8 per transaction<br>Financial - Rs 20 per transaction  |
| Other Bank ATM (RSSL2)  | 13 transactions Free per month,<br>Beyond free limit; Non Financial - Rs 8 per transaction<br>Financial - Rs 20 per transaction |
| Other Bank ATM (RSSL4)  | 15 transactions Free per month,<br>Beyond free limit; Non Financial - Rs 8 per transaction<br>Financial - Rs 20 per transaction |
| International ATM   | Non Financial - Rs 30 per transaction<br>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.

### Account statements

|   |      |
|---|------|
| Passbook/Statement  | Free |
| Monthly by email  | 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)<br>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 (RSSLV/L1)  | Upto Rs 1 Lakh - Rs 5 per transaction<br>Above Rs 1 Lakh to Rs 2 Lakhs - Rs 15 per transaction<br>Above Rs 2 Lakhs - Rs 25 per transaction |
| RTGS (RSSLV/L1)  | Rs 2 lakh to Rs 5 Lakh - Rs 25 per transaction,<br>Above Rs 5 lakh - Rs 50 per transaction.  |
| RSSL2- 2 transactions free per month for NEFT/RTGS(both inclusive) |  |
| RSSL4- 5 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 -<br>Excess charged @ Rs 2/1000.(Min. Rs. 25 and Max Rs. 10,000)<br>(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 at Non-Home branch.
- Third party cash deposit is allowed to the maximum of Rs 1,00,000 per day per account

| <b>Cheque transaction charges</b>   |  |
|---|--|
| 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                                       |
| <b>Alternate Channel Banking</b>  |  |
| Internet/Mobile/Phone banking   | Free                                       |
| <b>Charges</b>  |  |
| <b>ECS/ Cheque issued and returned</b>  |  |
| Financial reasons   | Rs 200                                     |
| Technical reasons   | Free                                       |
| <b>Cheque deposited and returned</b>  |  |
| Local cheque  | Rs 53                                      |
| Outstation cheque   | Rs 102                                     |
| <b>Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)</b>   |  |
| Per occasion (A)  | Rs.102                                     |
| Interest (B)  | 19.75%                                     |
| <p>• Joint Account allowed to be opened with the spouse/parents/Children.</p> <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 &amp; 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> |  |