

**Schedule of Facilities**
**Charges Exclusive of Service tax.(Service Tax applicable will be levied on all charges, and would be rounded-off to the next Rupee)**
**Scheme Code - RSCHD**

<b>AOA Eligibility (Account Opening Amount)</b>	Tier A Rs. 1,500/-
<b>AQB Requirement (Average Quarterly Balance)</b>	Tier B Rs. 750/-
<b>International Debit Cum ATM Card</b>	
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	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
<b>Cheque Book</b>	
Personalised Multicity /Local cheque book	20 leaves per quarter free and Rs 2 per cheque leaf above free limit.
<b>Account statements</b>	
Passbook	Free
Monthly statement by e-mail	Free
Duplicate Statement at the branch	Free
Duplicate Passbook	Free
Hold mail facility	Free
Overseas mailing	Free
Request for duplicate statement through Phone banking & ATM	Free
Account closure charges	Nil
<b>Certificates</b>	
Standing instructions	Free
Balance/Interest/Signature verification certificate/Banker's report	Free
Foreign inward remittance certificate	As per Trade Finance guidelines
<b>Remittances</b>	
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 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.
<b>Any Branch Banking*</b>	
Any branch cheque deposits	Free
Account to account transfers	Free
Cash deposits (Home Branch)	15 transactions per month free - Excess charged @Rs 2/1000. (Min. 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 2,000/- 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 2,000 per day per account.

<b>Cheque transaction charges</b>	
Cheque collections (Branch/Non branch locations)/Speed Clearing	Only other bank commission will 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/ SMS Alerts	Free
ATM Cash Withdrawal Limit	Rs 2000/- (Per Day)
POS Limit (Point of Sale)	Rs 2000/- (Per Day)
<b>Charges</b>	
<b>ECS/ Cheque issued and returned</b>	
<i>Financial reasons</i>	Rs 200
<i>Technical reasons</i>	Free
<b>Cheque deposited and returned</b>	
<i>Local cheque</i>	Rs 53
<i>Outstation cheque</i>	Rs 102
<i>Technical reasons(Local or Outstation)</i>	Free
<b>Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)</b>	
<i>Per occasion (A)</i>	Rs.102
<i>Interest (B)</i>	19.75%

1. 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.
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 considered as customer induced transactions.
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.