

## PowerPlus Account



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

SCHEME CODE : RSHNW, RSNPP, RSNPR

December 15, 2011

Eligibility	
Maintain Average Quarterly Balance(AQB) of Rs.50,000/- or more in Savings Bank Account	AOA (Rs.50,000/-)
Maintain FFD/TD of Rs.7.5Lakh or more, linked with Saving Bank account	AOA (not required)
Schedule of Facilities	
International Debit Cum ATM Card/ one 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 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 / Hold mail facility / Overseas mailing	Free
Account closure charges	Nil
<b>Certificates</b>	
Standing instructions	Free
Balance/Interest/Signature verification certificate/Banker's report	Free
Foreign inward remittance certificate	Free
<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	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.
<b>Any Branch Banking</b>	
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. 1,00,000/- per day)	
Any Branch Cash withdrawal(By self only)	Free (Upto Rs 1,00,000/- 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 1,00,000/- 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	Only other bank commission will be recovered
Cheque stop payment instructions	Free
Old records / copies of paid cheques	Free
<b>Alternate Channel Banking</b>	
Internet/Mobile/Phone/SMS banking	Free
Special Features *	
Particular	Facilities
ATM Card	Free International debit card for first & second holder.
Cash withdrawal limit	Rs.50,000 per day
POS (Point of sale)	Rs.50,000 per day.
Locker	25% discount on any size of Locker (*subject to availability)(Discount available on only one Locker)
DEMAT	First year AMC free
Welcome Kit	PowerPlus welcome kit
* Special features shall be withdrawn if the Average Quarterly Balance is not maintained for one quarter.	
* Power Plus account shall be eligible for 25% discount on the annual locker rent on all lockers.Initially rebate of 25% in rent will be given with intimation that in case of non maintenance of AQB / FD the rebate would be recovered.	
Charges	
ECS/ Cheque issued and returned ( Financial reasons )	Rs 151
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%
CMS/CDP charges shall be levied as per the agreed limit	