



Schedule of Facilities are exclusive of service tax. Service Tax of 10.3% as on Feb 24, 2009, is applicable over and above the charges indicated.

DECEMBER 15 2011



Eligibility	
Average Quarterly Balance(AQB) of Rs.1Lakh or more in Savings / Individual Current A/c	AOA (Rs.1,00,000)
Maintain FFD/TD of Rs.15 Lakh or more, linked with Saving Bank account where FFD/TD should be of min 6 mths	AOA (not required)
Schedule of Facilities	
International Gold Debit Cum ATM Card	Free
Add on card Gold debit cum ATM card (One)	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	25 transactions free per month, thereafter Non Financial - Rs 8 per transaction Financial - Rs 20 per transaction
International ATM	10 transactions free per month, thereafter Non Financial - Rs 30 per transaction Financial- Rs 140 per transaction
Cheque Book	
Personalised Multicity book	100 leaves per quarter free and thereafter Rs 2 per cheque leaf
Account statements	
Monthly Statement	Free
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 at branch	
Demand Drafts (Branch/Non Branch)/Payorder	15 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/RTGS	30 transactions
Beyond free limit	
NEFT	30 transactions free per month. Thereafter, Upto Rs.1 lakh - Rs.5 per transaction, > 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.
Any Branch Banking	
Any branch cheque deposit / account to account transfers	Free
Cash deposit (Home Branch)	20 transactions per month free - Excess charged @Rs 1.5/1000. (Min. Rs 25 and Max. Rs 10,000) (20 transactions includes both Home - Non Home Cash deposit)
Cash deposit (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 at Non home branch.
- Third party cash deposit is allowed to the maximum of Rs 1 Lac 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 *

Cash at POS	Free
ATM Card	International Debit cum ATM card for 1st and 2nd holder
Cash withdrawal limit	Rs 75000 per day
POS	Rs 75000 per day (Enhancement upto Rs 1.5 lakhs)
Locker	50% discount *
DEMAT Account with ICMS	Discount on Demat transaction charges
Welcome Kit	Preferred Welcome Kit

- Special features shall be withdrawn if the Average Quarterly Balance is not maintained for one quarter.
- * Lockers are subject to availability. Preferred Account customers shall be eligible for 50% discount on the annual locker rent. Initially rebate of 50% 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	
<i>Financial Reason</i>	Rs 151
<i>Technical reason</i>	No charge

Cheque deposited and returned	
<i>Local cheque</i>	Rs 53
<i>Outstation cheque</i>	Rs 102

Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)

<i>Per occasion (A)</i>	Rs.102
<i>Interest (B)</i>	19.75%

- Joint Account allowed to be opened with the spouse/parents/Children.