



IDBI Royale Account



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

SCHEME CODE : Royale (RSERF, RSEPR, RCICA, RSERI, RSERO, RSEKO), RoyalePlus (RSRPN, RSRPP, RSRPI, RSRPO)

		January 1, 2012	
		Royale	Royale Plus
Eligibility			
Average Quarterly Balance : Saving / Individual Current A/C's		Rs.3,00,000/-	Rs.5,00,000/-
Account Opening Amount		Rs.3,00,000/-	Rs.5,00,000/-
Schedule of Facilities			
International / Gold / Platinum Debit Cum ATM Card/ one add-on card per account		Free	Free
Replacement of damaged/lost/stolen card/ re - generation of Pin/ Copy retrieval		Free	Free
IDBI Bank ATM - Non Financial / Financial Transaction		Free	Free
Other Bank ATM - Non Financial / Financial Transaction		Free	Free
International ATM - Non Financial / Financial Transaction		Free	Free
Cheque Book			
Personalised Multicity book		Free	Free
Account statements			
Passbook		Free	Free
Monthly statement by e-mail		Free	Free
Duplicate Statement at the branch		Free	Free
Duplicate Passbook / Hold mail facility / Overseas mailing		Nil	Nil
Account closure charges		Free	Free
Certificates			
Standing instructions		Free	Free
Balance/Interest/Signature verification certificate/Banker's report		Free	Free
Foreign inward remittance certificate		Free	Free
Remittances			
Demand Drafts (Branch/Non Branch)/Payorder		30 Transactions Free per month (Both inclusive) Above free limit Rs 2.50/1000, (Min.- Rs 25/- and Max. Rs 10,000/-)	30 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	Free
Foreign currency demand drafts / international money orders		Free	Free
DD/ payorder cancellation (Domestic/Foreign Currency)		Free	Free
NEFT		Free	Free
RTGS		Free	Free
Any Branch Banking*			
Any branch cheque/ account to account transfers		Free	Free
Cash deposits (Home Branch)		30 transactions per month free	Cash : Free (Unlimited)
Cash deposits (Non - Home Branch) (Max. Rs. 2,00,000/- per day)		Excess charged @Rs 1.5/1000. Max.Rs.10,000/-.	
Any Branch Cash withdrawal(By self only)		Free (Upto Rs 2,00,000/- per day only)	Cash : Free (Unlimited)
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 2 Lac per day per account.			
Cheque transaction charges			
Cheque collections (Branch/Non branch locations)/Speed Clearing		Only other bank commission will be recovered	Only other bank commission will be recovered
Foreign currency cheque collection		Only other bank commission will be recovered	Only other bank commission will be recovered
Cheque stop payment instructions		Free	Free
Old records / copies of paid cheques		Free	Free
Alternate Channel Banking			
Internet/Mobile/Phone/SMS banking		Free	Free
Special Features *			
Particular	Facilities		
ATM Card	Free Platinum card for first holder. Platinum card for second holder		
Cash withdrawal limit	Rs.1Lakh per day		
POS (Point of sale)	Rs.2Lakh per day.		
Additional account	Free zero balance PowerPlus account for one family memeber.		
DEMAT	Discount on Demat transaction charges		

Locker	50% discount (exclusive of Admin charges. (Discount available on only one Locker).	Free : Small size locker of Rs.900/-(Tier-A)	Free : Medium size locker of Rs.4100/-(Tier-A)
CDP facility	At select centres only. Free 2 cash delivery and free 2 cash pick-up per month	Cash delivery between Rs.10,000/- to Rs.1 lakh. Cash pick-up between Rs.1 lakh to Rs.2.5 lakh.	Cash delivery and cash pick-up free for an amount not exceeding Rs.10 lakh per visit.
Welcome Kit	Royale welcome kit		
* Special features shall be withdrawn and charges (if any) will be recovered if the Average Quarterly Balance is not maintained for two consecutive quarters * Locker : Initially rebate in rent will be given with intimation that in case of non maintenance of AQB the rebate would be recovered.			
Charges			
ECS/ Cheque issued and returned (Financial reasons)		Rs 151	Rs 151
Cheque deposited and returned			
<i>Local cheque</i>		Rs 53	Rs 53
<i>Outstation cheque</i>		Rs 102	Rs 102
Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)			
<i>Per occasion (A)</i>		Rs.102	Rs.102
<i>Interest (B)</i>		19.75%	19.75%
CMS/CDP charges shall be levied as per the agreed limit			

Declaration: I / we have read / understood the terms and condition as applicable to Account opening / Scheme Code upgrade or downgrade and other operational aspect. I / We understand that the terms and condition may be revised by the Bank from time to time. I shall also be responsible for regularly reviewing these terms, including the amendments that are posted on the website. I / we also agree to pay charges as per the Bank Policy.

Signature of first holder

Signature of Second holder

Signature of Third holder