

Schedule of Facilities (December 15, 2011)



Charges Exclusive of Service tax. Service tax of 10.30% as on Feb 24, 2009 is applicable over and above the charges indicated.

Star Salary Account (In case the acct remains inactive for > 2 years it will be categorised as inoperative)

Scheme Code : RSSMV/M2/M4

Eligibility : Minimum no of employees required -10. The average salary credit to our bank should be > Rs 10000 per month.

Note-For benefits of free other Bank ATM transactions and NEFT/RTGS purposes the Salary Slabs are - For RSSMV (Rs 10,000- Rs 12,000), RSSM2 (Rs 12,001-Rs 20,000), RSSM4 (Rs 20,001-Rs 24,999)

Special Features

Insurance for Rs 3 lacs Personal Accidental cover and Rs 50000 purchase protection (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 special features shall be discontinued)

International Debit Cum ATM Card

GOLD International debit cum ATM card Annual Fee	Free
One/additional add-on card per account (Regular card)	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 (RSSMV/M2)	15 transactions Free per month, Beyond free limit: Non Financial - Rs 8 per transaction Financial - Rs 20 per transaction
Other Bank ATM (RSSM4)	20 transactions Free per month, Beyond free limit: Non Financial - Rs 8 per transaction Financial - Rs 20 per transaction
International ATM	Non Financial - Rs 30 per transaction Financial- Rs 140 per transaction

Cheque Book

Personalised Multicity book	20 leaves per quarter free and Rs 2 per cheque leaf above free limit.
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Account statements

Passbook /Statement	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	Free

Certificates

Standing instructions	Free
Balance/Interest/Signature verification certificate/Banker's report	Free
Foreign inward remittance certificate	Free

Remittances through Branch

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 Above 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.

RSSMV- 5 transactions free per month for NEFT/RTGS(both inclusive)

RSSM2- 7 transactions free per month for NEFT/RTGS(both inclusive)

RSSM4-10 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 -
Cash deposits (Non - Home Branch) (Max. Rs. 50,000/- per day)	Excess charged @Rs 2/1000.(Min. Rs. 25 and Max Rs. 10,000/-) (15 transactions includes both Home - Non Home Cash deposit)
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

Cheque transaction charges

Cheque collections (Branch/Non branch locations)/Speed Clearing	Only other bank commission to be recovered
Foreign Currency cheque collection	
Cheque stop payment instructions	Free
Old records / copies of paid cheques	Free

Alternate Channel Banking

Internet/Mobile/Phone banking	Free
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Charges

ECS/ Cheque issued and returned

Financial reasons	Rs 200
Technical reasons	Free

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%

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

- Insurance facility is available based on regular salary credits and other terms and conditions. Please read the offer document carefully before accepting it. Any change in policy or the provider is left at the discretion of the bank.