

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 - RSWOM

AOA Eligibility (Account Opening Amount)	Tier A Rs 5,000/-
AQB Requirement (Average Quarterly Balance)	Tier B Rs 2,500/-
Special Features	25% Discount on Locker. (Only one locker per account) 50% Discount on Demat AMC. Sweep Out Facility. (Sweep Out/In FD option available for bal above Rs 15,000, Min FD option Rs 10,000 for sweepout in tenure of 1 year) * 2 Free zero balance Kids A/c.(RSKID)
* Kids Account - RSKID	Zero AOA (Facilities at par with Super Saving Account)
International Debit Cum ATM Card	
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
ATM Cash Withdrawal Limit	Rs 40,000/- (Per Day)
POS Limit (Point of Sale)	Rs 40,000/- (Per Day)
Cheque Book	
Personalised Multicity /Local cheque book	20 leaves per quarter free and Rs 2 per cheque leaf above free limit.
Account statements	
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
Certificates	
Standing instructions	Free
Balance/Interest/Signature verification certificate/Banker's report	Free
Foreign inward remittance certificate	As per Trade Finance guidelines
Remittances	
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.

Any Branch Banking*	
Any branch cheque deposits and 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/-)
Cash deposits (Non - Home Branch) (Max. Rs. 50,000/- per day)	
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 50,000/- 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	As per Trade Finance guidelines
Cheque stop payment instructions	Free
Old records / copies of paid cheques	Free
Alternate Channel Banking	
Internet / Mobile / Phone / SMS Alerts	Free
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
Technical reasons(Local or Outstation)	Free
Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)	
Per occasion (A)	Rs.102
Interest (B)	0.1975
I wish to avail following special features(Please tick)	<input type="checkbox"/> 25% Discount on Locker. (Only one locker per account) <input type="checkbox"/> 50% Discount on Demat AMC. <input type="checkbox"/> Sweep Out Facility. (Sweep Out/In FD option available for bal above Rs 15,000, Min FD option Rs 10,000 for sweepout in tenure of 1 year) <input type="checkbox"/> 2 Free zero balance Kids A/c.(RSKID)
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.	
(1)To avail above mentioned special features I/we will maintain the AQB of Rs.5,000/- or the special features will be withdrawn and account will be downgraded to normal savings account (2) Discount in safe deposit locker rent can be availed at the end of financial year if AQB is maintained for all four quarters (3) Discount in safe deposit locker is applicable to any size locker in the branch. (P&T and swift charges applicable)	