

OVERDRAFT ACCOUNT IDBI BANK LTD.

Schedule of charges - (w.e.f. June 1, 2011)

(All charges Exclusive of Service Tax).

(Presently Service Tax @10.30% w.e.f. February 24, 2009)

In case account has remained inactive for more than 2 years, It will be categorised as inoperative Account



Particulars		RLODT	REMITTANCES	
Account Balance Requirement			REMITTANCES (Demand Drafts/Pay orders to be issued from Home Branch only)	
Average Quarterly Balance (AQB) as per Calendar Quarter		Zero	Demand Drafts	
CASH			RBI locations	No Free limit. Rs.2.00/1000 on (Minimum Rs. 53/-)
Cash Deposit (Limit includes Home & Non Home Branch)			Non-RBI locations	No Free limit. Rs.2.00/1000 on (Minimum Rs. 53/-)
Home Branch (Self/Third Party)			Other Bank Demand Drafts (Commission to be paid for local other bank arrangement)	No Free limit. Rs. 2.50/ 1000 (minimum Rs.53)
Non - CDP			Max. No. of Free transactions (DD RBI + DD Non-RBI + PO + Non-Branch DD) allowed p.q. for accounts maintained AQB	No Free limit
Cash Deposit beyond free limit chargeable @ Rs. 1.95 /1000 (minimum Rs. 53/)		Free upto Rs. 1 lac per month.	Non Customer	Non IDBI Account Holder to pay Rs. 2/1000 & additional Rs. 102 per DD/Pay Order
Door Step Banking (With CDP)			RTGS Transaction	Inward remittance free. Outward remittance Rs. 2,00,000 to Rs. 5,00,000 Rs. 25 per transaction, Rs. 5,00,001 and above Rs. 50 per transaction
*Home Banking (cash pick-up/delivery)		N/A	RBI NEFT	Inward free - Outward upto Rs. 1,00,000 Rs. 5 per transaction Rs. 1,00,001 to Rs. 2,00,000 Rs. 15 and Rs. 2,00,001 and above Rs. 25 per transaction . Cancellation Rs. 25 per transaction.
Non-Home Branch			Foreign currency demand drafts & international money orders	Rs. 2.65 /1000 (min Rs. 265 & Max. Rs. 1110)
(Self)			Demand draft / pay order cancellation/revalidation	
Max one Transaction per day per account Cash deposit is subject to Non-Home Branch acceptance & IT rule. Free for intracity cash deposit as per the limits Cash Deposit above free limit chargeable @ Rs. 4.00 /1000 (min Rs. 53)		Free upto Max. Rs. 20000 per day (Subject to the limit of Home Branch Cash Deposit)	Local	Rs. 53
Cash Withdrawals			Foreign currency	Rs. 151
Non-Home Branch			Issue of duplicate drafts	Rs. 102
Self			ECS Return Charges	Rs. 200
Any Branch cash withdrawal (maximum 1 txn per day per A/c) (24 hours notice required at Non - Home Branch) (Maximum withdrawal allowed is Rs. 5 lakh per day for Self.		No Free limit. Rs.2.45/1000 (Min. Rs. 53/-)	ANY BRANCH BANKING (Not applicable for DD/PO/FD transactions)(IDBI Branches In India)	
ATM Cash Withdrawal limit		Rs.25,000 per day	Withdrawal	Deposit - Electronic Fund Transfer
CHEQUE RELATED			Payable at Par (PAP) Charges Clearing / Transfer	Electronic Fund Transfers (EFT-Clearing/ other credit from Non - Home Branch) (Any Branch cheque deposit for credit into main account - to - account transfer) / the free limits can be used Inter -changeably for any branch cheque deposit & account- to - account.)
Cheque Book Charges			RBI Location (Intracity transactions are free)	RBI Location (Intracity transactions are free)
Free Personalised PAP OR Local cheque book available for customer		Free First 50 local leaves only /Additional leaf at Rs.2.22 per leaf. No free PAP leaves.	No free limit. Chargeable @ Rs. 1.10 per thousand) (Minimum Rs. 53/-)	No free limit. Chargeable @ Rs. 1.10 per thousand) (Minimum Rs. 53/-)
Cheque Transaction charges			Non- RBI Location	Non- RBI Location
Out station cheque collection on Branch locations (on realisation basis) (other bank charges extra).		Up to Rs. 10,000 Rs. 50 per inst. Above Rs. 10,000 up to Rs. 100,000 Rs. 100 per inst. Rs. 1,00,001 and above Rs. 150/- per inst.	No free limit. Chargeable @ Rs. 1.55 per thousand) (Minimum Rs. 53/-)	No free limit. Chargeable @ Rs. 1.55 per thousand) (Minimum Rs. 53/-)

Out station cheque collection on Non-Branch locations (on realisation basis) (other bank charges extra)	Up to Rs. 10,000 Rs. 50 per inst. Above Rs. 10,000 upto Rs. 1,00,000 Rs. 100 per inst. Rs. 1,00,001 and above Rs. 150 per inst.	For transaction on other Banks ATMs	
Speed Clearing	Up to Rs. 1,00,000/- : Nil Above Rs. 1,00,000/- : 150/- per inst.	Domestic	
Foreign Currency chq collection (Handling charges per trn Rs. 25+postage)	Rs. 2.20/1000 (minimum Rs. 150 Max. Rs. 1500) (Handling charges per txn Rs. 25+postage)	Balance Inquiry	Rs. 0
Cheque issued and returned (Inward cheque)		Cash Withdrawal	Rs.20
Financial reasons	Rs. 200	International	
Technical reasons	FREE	Balance Inquiry	Rs.30
Cheque deposited and returned (outward cheque)		Cash Withdrawal	Rs. 140
Local cheque	Rs. 53	ATM Card Related Charges	
Outstation cheque	Rs. 102	International Debit Cum ATM Card	
		Annual Fee	Rs. 99
Cheque stop payment instructions		Annual Fee for add-on cards	
Per cheque	Rs. 53	One add-on card per account	Rs. 99
Range of cheques	Rs. 102	Additional add-on cards per account	Rs. 99
Old records / copies of paid cheques		Replacement of damaged card	No charge
Upto 1 year	Rs. 27 per record /cheque	Replacement of lost / stolen card	Rs. 102
Above 1 year	Rs. 53 per record/ cheque	Re-generation of PIN	Rs. 53
Other account related charges		Lost card liability	Nil
Statement of Accounts		Copy retrieval	Rs. 89 per request
Monthly	Free	Request for duplicate statement through Phone banking / ATM	Rs. 18 per request
Weekly	Rs. 249 per quarter	Unarranged overdraft / Cheque Purchase (available subject to approval)	Rs. 111 per transaction & interest @ 19.75%
Monthly by e-mail	Free		
Duplicate Statement			
Less than one year	Rs. 53 per statement		
More than one year	Rs. 102 per statement		
Hold mail facility	Rs. 1,001 per quarter		
Overseas mailing	Rs. 102 + postage		
Standing instructions			
Set-up (per instruction)	Rs. 53/- per instruction.		
Execution (per instruction) *	Free		
* plus remittance charges as applicable	Rs. 89		
Certificate of balance & Interest Certificate			
Current year	Free		
Previous year	Rs. 249 per quarter		
Signature verification certificate (per verification)	Rs. 27 per verification		
Banker's report	Rs. 53 per report		
Foreign inward remittance certificate	Free(Rs. 89 per certificate)		

Free services for you round - the - clock For Current Accounts and Saving Accounts

Services /Transactions	ATM Services for Debit card holders	Phone Banking	Mobile Phone Banking	Internet Banking
Eligibility	Available for individual current accounts, sole proprietorship and partnership firms	Available for individuals, sole proprietorship, partnership firms and NO for private and public limited companies	Available for individuals, sole proprietorship, partnership firms. Trusts, societies and private and public limited companies	Available for individuals, sole proprietorship, partnership firms. Trusts, societies and private and public limited companies
Balance enquiry	Current balance	Current balance and specific balance as on a particular date	Current balance	Current Balance
Account transaction history	Unlimited for any period	Last 5 transactions instantly through the IVR	Last 3 transactions instantly through SMS	Unlimited for any period
Cheque Deposit/cash Deposit	Yes	No Status available	No	No
Cash withdrawal	As per the card limit of the scheme code	No	No	No
Funds transfer service	No	Yes * To registered NEFT payee. To own idbi account linked with customer ID	No	Yes - To third party accounts & own accounts.
Account statement	Yes	Fax on any nos. across India for last 90 days .(from the date of calling)	No	Yes, with multiple statement download option like text or MS Excel or Money
Request for statement	Yes	Yes	Yes	Yes
Request for cheque books	Yes	Yes	Yes	Yes
Fixed deposit rates	No	Rates through return fax also read out by IVR	No	Yes
Foreign exchange rates	No	Yes	No	No
Cheque payment status	No	Yes	Yes	Yes
Demat account enquiry	No	Yes	Yes	Yes
Stop payment orders	No	Yes *	No	Yes
Password change	Change of PIN	Change of PIN	Change of PIN	Change on PIN
Bill payment	Yes (In select cities)	Yes *	Yes	Yes
Prepaid mobile refill	Yes (In select cities)	NA	Yes	Yes
Dial a draft	NA	Yes * (In select cities)	NA	NA
Account alerts	NA	NA	Free for transactions above Rs. 5000 (only if subscribed for the alert facility)	Yes
Tax payments	NA	NA	NA	Yes

* For customer's having financial access through phone banking

Charges as applicable for bulk indent of cheque books/ Continuous cheque leaves

^RBI Centers : Mumbai, Delhi, Chennai, Kolkata, Hyderabad, Ahmedabad, Jaipur, Kanpur, Nagpur, Thiruvananthapuram, Bhubaneswar, Chandigarh, Bangalore, Guwahati, Bhopal & Patna