

CURRENT ACCOUNT IDBI SCHEDULE OF FACILITIES (w.e.f. January 1, 2012)

All charges Exclusive of Service Tax

(Presently Service tax @ 10.30% w.e.f. 24/2/2009)

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

PREMIUM SPECIAL (Scheme Code - RCSPL)

Eligibility	
Account Opening Amount	₹ 10,00,000
Monthly Average Balance(MAB)	₹ 10,00,000
Schedule of Facilities	
Cheque Book	
Local cheque leaves /Personalised (PAP) Multicity cheque leaves	Free
Cash Deposits - Self and Third Party at home branch	Upto 8 times of MAB; Max limit of ₹ 2 crs.(Above free limit ₹ 1.95/1000. Min ₹ 53)
Cash Withdrawal - Self and Third Party at home branch	Free
Remittances	
Demand Drafts (Branch/Non Branch)/ (to be issued from Home Branch), Payorder	Free
Foreign currency demand drafts / international money orders	Free
DD/ payorder cancellation/issue of duplicate (Domestic/Foreign Currency)	Free
Foreign currency demand drafts / international money orders	Free
Non IDBI Bank Account holder/Customer- DD/ payorder cancellation/issue of duplicate (Domestic/Foreign Currency)	₹ 2/1000 & additional ₹102/- per DD/PO
RTGS	Free
NEFT	Upto ₹ 1 Lakh - ₹ 5 per transaction ₹ 1,00,001 and above - ₹10 per transaction.
Any Branch Banking [§]	
Cash deposits - Self and Third party	Upto ₹ 1,00,000 per day.Subject to home branch cash deposit limit. Above free limit ₹ 4.00/1000
Withdrawals - Self and Third party	Free
Deposit/Withdrawal - Cheque/ account to account transfers at Non Home Branch)	Free
§The service allows you to operate your account from any IDBI branch across India. This service is not available for encashing FD/DD/PO. (NRE/NRO customers will get facilities as per RBI rules).	
International ATM cum Debit Card related	
International Debit Cum ATM Card (For Individuals,Sole propitership,HUF account only) - One add-on card per account/Joining Fee /Annual Fee/Additional Add-on Card per account/Replacement of damaged card/Replacement of lost card/Stolen Card/Regeneration of PIN/Copy retrieval/ Other bank ATM transactions	Free
IDBI Bank ATM Financial/Non-Financial Trasanctions	Free
Other Bank ATM	No Free limit.Domestic: - Non-Financial- ₹ 8 per transaction. Financial- ₹ 20 per transaction. International: - Non-Financial- ₹ 30 per transaction. Financial- ₹ 140 per transaction.
Cheque transaction charges	
Cheque collections (Branch/Non branch locations)/Speed Clearing	Free(Only Correspondent banks commision will be recovered)
Foreign currency cheque collection	Free(Only Correspondent banks commision will be recovered)
Cheque stop payment instructions	Free
Old records / copies of paid cheques	Free
Statements of Accounts	
Statement(Quarterly/Monthly/Weekly)	Free
Monthly by e-mail	Free
Duplicate Statement at the branch and requests through phone banking & ATM	Free
Less than 1 year	Free
More than 1 year	Free
Hold mail facility	Free
Overseas mailing	Free
Account closure	Free
Account downgradation	Free
Standing instructions	
Set Up	Free
Execution (per Instruction)	Free
Certificate	
Balance/Interest/Signature verification certificate/Banker's report (Current year /Previous	Free
Foreign inward remittance certificate	Free
Signature verification certificate	Free
Banker's Report	Free
Special Facilities *	
Cash withdrawal limit At ATM/POS Utilisation	₹ 75,000 per day.
Free Fire and Burglary Insurance Of ₹ 5,00,000 each.	
*Special Facilities shall be withdrawn if the Average Balance ₹ 10,00,000/ is not maintained for two consecutive quarters	
Other Charges	
ECS/ Cheque- issued and returned	
Financial Reason	₹ 200
Technical Reason	Free
Cheque deposited and returned	
Local cheque	₹ 53
Outstation cheque	₹ 102
Technical Reason	Free
Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)	
Per occasion (A)	₹.111/txn
Interest (B)	19.75%
Home Banking Facility	
Cash delivery & Pick Up	As per Schedule of charge(SOC) for CDP Service.