

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 (Scheme Code - RCPB5/RCDD5)	
Eligibility	
Account Opening Amount	₹ 5,00,000
Average Quarterly Balance (AQB)	₹ 5,00,000
Schedule of Facilities	
Cheque Book	
Local cheque leaves /Personalised (PAP) Multicity cheque leaves	400/qtr.Above free limit ₹ 2/leaf.
Cash Deposits - Self and Third Party at home branch	₹ 40,00,000. Above free limit ₹ 1.95/1000.
Cash Withdrawal - Self and Third Party at home branch	Free
Remittances	
Demand Drafts (Branch/Non Branch)/ (to be issued from Home Branch), Payorder	90 Transactions both inclusive. Above free limit ₹ 1.10/1000(Min ₹ 11 and Max ₹ 10,000)
Foreign currency demand drafts / international money orders	Free
DD/ payorder cancellation/issue of duplicate DD/PO (Domestic/Foreign Currency)	Free
Foreign currency demand drafts / international money orders	Free
Non IDBI Bank Customers - Issue of DD/ payorder, cancellation/issue of duplicate DD/PO	₹. 2/1000 & additional 102/- per DD/PO
NEFT	Upto ₹ 1 Lakh - ₹ 5 per transaction ₹ 1,00,001 and above - ₹10 per transaction.
RTGS	₹ 2 Lakh to ₹ 5 lakh - ₹ 15 per transaction and above ₹ 5 lakh - ₹25 per transaction
Any Branch Banking *	
Cash deposits - Self and Third party	₹50,000/day. Subject to home branch cash deposit limit. Above free limit ₹ 4.00/1000
Cash 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 proprietorship,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 Transactions	Free
Other Bank ATM(Domestic/International)	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	
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	
Account downgradation	Free
Standing instructions	
Set Up	Free
Execution (per Instruction)	Free
Certificate	
Balance/Interest/Signature verification certificate/Banker's report (Current year/Previous Year)	Free
Foreign inward remittance certificate	Free
Signature verification certificate	Free
Banker's Report	Free
Special Facilities *	
Cash withdrawal limit At ATM/POS Utilisation	₹. 50,000 per day
Free Fire Insurance Of ₹ 5,00,000.	
*Special Facilities shall be withdrawn if the Average Quarterly Balance is not maintained for two consecutive quarters	
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/bxn
Interest (B)	19.75%
Home Banking Facility	
Cash delivery & Pick Up	As per Schedule of charge(SOC) for CDP Service.