

**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

**Silver (Scheme Code - RCPB3/RCDD3)****Eligibility**

Account Opening Amount	₹. 3,00,000/-
Average Quarterly Balance(AQB)	₹. 3,00,000/-

**Schedule of Facilities****Cheque Book**

Local cheque leaves /Personalised (PAP) Multicity cheque leaves 350 leaves/qtr. Above Free limit ₹ 2/leaf

**Cash Deposits** - Self and Third Party at home branch(Dynamic Cash Deposit Limit) Upto ₹ 20,00,000. 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 75 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 (Domestic/Foreign Currency) ₹. 2/1000 &amp; 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&amp; ATM Free

Less than 1 year Free

More than 1 year Free

Duplicate Passbook Free

Hold mail facility Free

Overseas mailing Free

**Account closure**

Free

**Account downgradation**

Free

**Standing instructions**

Set Up/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

Cash withdrawal limit At ATM/POS Utilisation ₹. 50,000 per day

**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 &amp; Pick Up As per Schedule of charge(SOC) for CDP Service.