

**CURRENT ACCOUNT IDBI SCHEDULE OF FACILITIES (w.e.f. April 1, 2011)**

Schedule of Facilities w.e.f. 1/4/2011

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

**CORE (Scheme Code - RCGEN)****Eligibility**

Account Opening Amount Any amount less than Rs. 5,00,000/-

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

Local cheque leaves /Personalised (PAP) Multicity cheque leaves

Free

**Cash Deposits /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 DD/PO (Domestic/Foreign Currency)

Free

Non IDBI Bank Customers - Issue of DD/ payorder, cancellation/issue of duplicate DD/PO (Domestic/Foreign Currency)

Rs. 2/1000 &amp; additional 102/- per DD/PO

RTGS/NEFT

Free

**Any Branch Banking \$**

Cash deposits/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 propritership,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 retrival/ Other bank ATM transactions

Free

Cash withdrawal limit At ATM

Rs. 50,000 per day

**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**

Passbook

Free

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

**Standing instructions**

Set Up

Free

Execution (per Instruction)

Free

**Certificate**

Balance &amp; Interest (Current year /Previous Year )

Free

Foreign inward remittance certificate

Free

Signature verification certificate

Free

Banker's Report

Free

**Charges****ECS/ Cheque- issued and returned**

Financial Reason

Rs 200

Technical Reason

Free

**Cheque deposited and returned**

Local cheque

Rs 53

Outstation cheque

Rs 102

Technical Reason

Free

**Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)**

Per occasion (A)

Rs.111/txn

Interest (B)

19.75%

**CDP/CMS facilities**

CMS/CDP charges shall be levied as per the agreement limit

As per charge structure of CDP Service Agency.