

**Charges Exclusive of Service tax. Service tax of 10.30% as on Feb 24,2009 is applicable over and above the charges indicated.**

**Crown Salary Account (Incase the acct remains inactive for > 2 years it will be categorised as inoperative)**

**Scheme Code: RSSHV**

**Eligibility :** Minimum no of employees required -10. The average salary credit to our bank should be > Rs 25000 per month

**Special Features**

Insurance on account: Personal accident cover for Rs 3 lacs and purchase protection of Rs 50000.

International Debit cum ATM Gold card.

Locker discount: MAB > Rs 5 lacs: Free; MAB > Rs 2.5 lacs: 25% discount; MAB > Rs 1 lac : 10% discount.(Account requirement:In case of non receipt of salary for 3 consecutive months the account shall be downgraded to regular Savings Account of Rs 5000 AQB requirement and the special features shall be discontinued)

**International Debit Cum ATM Card**

Gold debit Card	Free
One/additional add-on ATM cum debit card per account	Free
Replacement of damaged/lost/stolen card/ re - generation of Pin/ Copy retrieval	Free
Domestic/International all bank ATM transactions	Free

**Cheque Book**

Local cheque/Personalised Multicity book	Free
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**Account statements**

Passbook	Free
Statements on request at the branch	Free
Monthly by e-mail	Free
Duplicate Statement/passbook at the branch	Free
Hold mail facility	Free
Overseas mailing	Free
Request for duplicate statement through Phone banking & ATM	Free
Account closure charges	Free

**Certificates**

Standing instructions	Free
Balance/Interest/Signature verification certificate/Banker's report	Free
Foreign inward remittance certificate	Free

**Remittances**

Demand Drafts (Branch/Non Branch)/Payorder/ Payable at Par utilisation	Free
Foreign currency demand drafts / international money orders	Free
DD/ payorder cancellation (Domestic/Foreign Currency)	Free
RTGS/NEFT	Free

**Any Branch Banking**

Any branch cheque deposit and account to account transfers	Free
Any Branch Cash withdrawal (By self only) and Cash Deposit	Free

The services allows you to operate your account from any IDBI Bank branch across India.

This service is not available encashing FD/DD/PO and third party bearer cheque.

Third party cash withdrawal is not allowed. Third party cash deposit is allowed to the maximum of Rs 1 lac per day per account.

**Cheque transaction charges**

Cheque collections (Branch/Non branch locations)/Speed Clearing	Only other bank commission to be recovered
Foreign currency cheque collection	Only other bank commission to be recovered
Cheque stop payment instructions	Free
Old records / copies of paid cheques	Free

**Alternate Channel Banking**

Internet/Mobile/Phone/ATM banking	Free
SMS Alerts	Free

**Other Charges**

**ECS/ Cheque issued and returned**

Financial reasons	Rs 200
Technical reasons	Free

**Cheque deposited and returned**

Local cheque	Rs 53
Outstation cheque	Rs 102

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

Per occasion (A)	Rs.102
Interest (B)	19.75%

**Facilities on Gold Debit Card**

Insurance Cover\*: Is this concurrent insurance : Lost and counterfeit card insurance.Personal Accident cover- Rs 5 lakh.Loss of checked baggage- Rs. 50,000.Purchase Protection- Rs. 20,000 for 90 days.Fire and Burglary for Household contents- Rs 50,000/-

Daily limits : Customers can withdraw cash upto Rs 75,000/- and make purchases worth Rs.75,000/- in a day.

Loyalty Redemptions: Customers will gain one loyalty point for every Rs 100 spent on the Gold Card. Customers can redeem each point for a cash credit of Re 1 to their account.

Petrol Surcharge Waiver : Petrol surcharge will be waived off for transactions on the Gold Card. Surcharge will be waived only for transactions with a value between Rs.400 and Rs.2000.

\* Joint Account allowed to be opned with the spouse/parents/Children.

\* Insurance facility is available based on regular salary credits and other terms and conditions. Please read the offer document carefully before accepting it. Any change in policy or the provider is left at the discretion of the bank.