



## IDBI Royale Account



Schedule of Facilities are exclusive of service tax. Service Tax of 10.3% to be collected separately.

SCHEME CODE : RSERF, RSEPR, RCICA, RSERI, RSERO, RSEKO

September 01,2010

Eligibility	
Average Quarterly Balance : Saving / Individual Current A/C's	Rs.3,00,000/-
Account Opening Amount	Rs.1,00,000/-
Schedule of Facilities	
International / Gold / Platinum Debit Cum ATM Card/ one add-on card per account	Free
Replacement of damaged/lost/stolen card/ re - generation of Pin/ Copy retrieval	Free
<b>Cheque Book</b>	
Local cheque/Personalised Multicity book	Free
<b>Account statements</b>	
Quarterly/Monthly	Free
Duplicate Statement at the branch and requests through phone banking& ATM	Free
Duplicate Passbook	Free
Hold mail facility	Free
Overseas mailing	Free
Account closure charges	Free
<b>Certificates</b>	
Standing instructions	Free
Balance/Interest/Signature verification certificate/Banker's report	Free
Foreign inward remittance certificate	Free
<b>Remittances</b>	
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
<b>Any Branch Banking*</b>	
Any branch cheque/ account to account transfers	Free
Any Branch Cash Deposit and Cash withdrawal(By self only)	Free
The services allows you to operate your account from any IDBI branch across India. This service is not available encashing FD/DD/PO and third party bearer cheque at non home branhces. Third party cash withdrawal is not allowed. Third party cash deposit is allowed to the maximum of Rs 1 Lakh per day per account. NRE/NRO customers will get facilities as per RBI rules.	
<b>Cheque transaction charges</b>	
Cheque collections (Branch/Non branch locations)/Speed Clearing	Free@
@Charges debited by correspondent banks will be recovered	
Foreign currency cheque collection (Only other bank commission will be recovered)	Free
Cheque stop payment instructions	Free
Old records / copies of paid cheques	Free
<b>Alternate Channel Banking</b>	
Internet/Mobile/Phone/SMS banking	Free
Special Features *	
Particular	Facilities
ATM Card	Free Platinum card for first holder. Gold card for second holder
Cash withdrawal limit	Rs.1Lakh per day
POS (Point of sale)	Rs.2Lakh per day.
Additional account	Free zero balance PowerPlus account for one family memeber.
Locker	Free small size locker (5x6x19)inch & for other locker 50% discount. (*subject to avaiability)
DEMAT	Discount on Demat transaction charges
CDP facility	Free 2 Transaction per month.
Welcome Kit	Royale welcome kit
* Special features shall be withdrawan if the Average Quarterly Balance is not maintained for two consecutive quarters	
Charges	
<b>ECS/ Cheque issued and returned ( Financial reasons )</b>	Rs 151
<b>Cheque deposited and returned</b>	
Local cheque	Rs 53
Outstation cheque	Rs 102
<b>Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)</b>	
Per occasion (A)	Rs.102
Interest (B)	19.75%
CMS/CDP charges shall be levied as per the agreed limit	