

**Schedule of Facilities (September 01,2010)**



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

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

**Scheme Code - RSSIM**

**Eligibility** : Salary Rs 60000 and above. Account can be opened by CEOs, MDs, Key officials, Rain Makers, RBI - Central/State Govt. Employees or Corporates with ATS more than Rs 60000

**Special Features**

Insurance for Rs 3 lacs Personal Accidental cover and Rs 50000 purchase protection;

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

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

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

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

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

Any branch cheque deposits and account to account transfers	Free
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Any Branch Cash withdrawal (By self only) and Cash Deposit	Free
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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
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Foreign currency cheque collection	Only other bank commission to be recovered
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Cheque stop payment instructions	Free
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Old records / copies of paid cheques	Free
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**Alternate Channel Banking**

Internet/Mobile/Phone/ATM banking	Free
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SMS	Free
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**Charges**

**ECS/ Cheque issued and returned**

Financial reasons	Rs 151
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Technical reasons	Free
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**Cheque deposited and returned**

Local cheque	Rs 53
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Outstation cheque	Rs 102
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**Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)**

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