

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

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

**Scheme Code : RSSPC**

**Label Code: MCINY**

<b>Facilities</b>	<b>Pride Crown</b>
<b>Eligibility</b> : Sea man II , Seaman I , Leading Sea Man, Petty Officer, Chief petty officer, Master Chief Petty Officer II, Master Chief Petty Officer I, Midshipman, Sub Lieutenant, Lieutenant, Lieutenant. Commander	
<b>Account Requirement:</b>	
If salary is not credited for continuous three months, the salary account benefits will be withdrawn and account will be transferred to Super Savings Scheme without any further intimation with AQB requirement of Rs. 5000	
International Platinum debit card, Discount on various loan facilities, Insurance facility, Locker facility, SMS alerts facility, Flexi deposit are special features provided to the account, which shall be discontinued in case of non receipt of salary.	
Lifetime Unique Account Number.	Available
<b>Cheque Book</b>	
Free personalized PAP OR local cheque book available(Charges as applicable for bulk indent of cheque books /Continuous cheque leaves)	Free
<b>Internation debit cum ATM card</b>	
Domestic/ International transactions at all banks	Free
International Debit cum ATM Gold card	Free
One/Additional add-on card per account(ATM cum-debit card)	Free
Replacement of damaged/lost/stolen card	Free
Replacement of lost / stolen card/ regeneration of Pin/copy retrieval	Free
<b>Any Branch Banking</b>	
Any branch cheque deposits 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.	
<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/ revalidation (Domestic/Foreign Currency)	Free
RTGS/NEFT	Free
Foreign currency demand drafts & international money orders	Free
Issue of duplicate drafts	Free
<b>Cheque Transaction Charges</b>	
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
<b>Special Features</b>	
Saving Account with Flexi-fixed deposit: Sweep out to Fixed Deposit available over savings balance of Rs. 25000. In multiples of Rs. 10000 for a tenure of min 6 months	
Interest concession on Home Loans: Upto 50 basis point less than card rate * complete discretion of bank	
Interest concession on Auto Loan, Personal Loan and Educational Loan : 50 basis point less than the card rate* complete discretion of bank	
3-in-one account: Savings, Demat and share trading : First year charges waived	
Locker charges :25% concession on card rates * based on availability	
Insurance Cover on the account : Rs. 3 lac death on accident and Rs. 50000 purchase protection.	
<b>Account Statements</b>	
Passbook	Free
Monthly statement	Free
Standing Instructions	Free
Request for duplicate statement through Phone banking / ATM	Free
<b>Alternate Channel Banking</b>	
Internet Banking, Utility Bill payments through Internet	Free
Phone, Mobile Banking	Free
Mobile payment service(PayMate)	Free
SMS Alerts	Free
Old records / copies of paid cheques	Free
Certificate of balance/Interest/banker's report	Free
Foreign inward remittance certificate	Free
<b>Cheque issued and returned ( I / W Cheque )</b>	
Financial	Rs.151
Technical	Free
<b>Cheque deposited and returned(O/W cheque)</b>	
Local	Free
Outstation	Rs.102
<b>Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)</b>	
Per occasion (A)	Rs.102
Interest (B)	19.75%
<b>Facilities provided on the Gold debit Card</b>	
Insurance Cover*: This is a 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.	
International Validity	Yes
<b>Home loan discounts</b>	
Amount upto Rs 20 lakhs: card rate, Above Rs 20-Rs 30 lakhs: 0.25% discount on card rate, Above Rs 30-Rs 50 lakhs: 0.25% discount on card rate, Above Rs 50 lakhs: * 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.	