

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.

Pride Imperial Salary account(Inc case the acct remains inactive for > 2 years it will be categorised as inoperative)

Scheme code RSSPI

Label code : MCINY

Facilities

Pride Imperial

Eligibility : Commander and above , to all High Rank Official.

Account Requirement:

If salary is not credited for continuous three months, the salary account benefits will be withdrawn and account will be transferred to Super Savings Scheme without any further intimation with AQB requirement of Rs. 5000.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

Cheque Book

Free personalized PAP OR local cheque book available(Charges as applicable for bulk indent of cheque books /Continuous cheque leaves)

Free

International Debit Cum ATM Card

Domestic/ International transactions at all banks

Free

International Debit Cum ATM Platinum 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

Any Branch Banking

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.

Remittances

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

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

Account Statements

Passbook

Free

Monthly statement

Free

Standing Instructions

Free

Request for duplicate statement through Phone banking / ATM

Free

Alternate Channel Banking

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

International Validity

Yes

Special Features	
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 (AMC) : First year charges waived	
Locker charges : 50% concession on card rates. *Based on availability	
Insurance Cover on the account : Rs. 3 lac death on accident and Rs. 50000 purchase protection.	
Cheque issued and returned (I / W Cheque)	
Financial	Rs.151
Technical	Free
Cheque deposited and returned(O/W cheque)	
Local	Free
Outstation	Rs.102
Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)	
Per occasion (A)	Rs.102
Interest (B)	19.75%
Facilities on Platinum Debit card	
Insurance Cover*:This is 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 1,00,000/- and make purchases worth Rs.2,00,000/- in a day.	
Loyalty Redemptions: Customers will gain 2 loyalty point for every Rs 100 spent on the Platinum Card. Customers can redeem each point for a credit of Re 1 to their account subject to the minimum accumulation of 1000 points.	
Petrol Surcharge Waiver : Petrol surcharge will be waived off for transactions on the Platinum Card. Surcharge will be waived only for transactions with a value between Rs.400 and Rs.5000.	
Home loan discounts	
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: 0.50% discount on card rate.	
* 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.	