

Schedule of Facilities
Charges are exclusive of service tax. Service Tax of 10.30% to be collected separately.

In case the a/c has remained inactive for more than 2 years it will be categorised as inoperative account

Scheme Code - RSPEN

AOA Eligibility (Account Opening Amount)	Tier A Rs 0/- Tier B Rs 0/-
International Debit Cum ATM Card	
Annual Fee	Free
One/additional add-on 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
Account statements	
Passbook / Statement	Free
Monthly statement by e-mail	Free
Duplicate Statement at the branch	Free
Duplicate Passbook	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 deposits and account to account transfers	Free
Cash deposits	Free (upto Rs 50,000 per day only)
Any Branch Cash withdrawal (By self only)	Free (upto Rs 50,000 per day only)

The services allows you to operate your account from any IDBI bank branch across India.
This service is not available for encashing FD, issuance of DD/PO and third party bearer cheque. These can be done only at Home Branch.
Third party cash withdrawal is not allowed at non home branch.
Third party cash deposit is allowed to the maximum of Rs 50,000/- per day per account.
NRE/NRO customers will get facilities as per RBI rules.

Cheque transaction charges	
Cheque collections (Branch/Non branch locations)/Speed Clearing	Only other bank commission will be recovered
Foreign currency cheque collection	Only other bank commission will be recovered
Cheque stop payment instructions	Free
Old records / copies of paid cheques	Free
Alternate Channel Banking	
Internet / Mobile / Phone / ATM Banking / SMS Alerts	Free
ATM Cash Withdrawal Limit per day	Rs 25,000/-
POS Limit (point of sale) per day	Rs 25,000/-
Charges	
ECS/ Cheque issued and returned	
<i>Financial reasons</i>	Rs 200
<i>Technical reasons</i>	Free
Cheque deposited and returned	
<i>Local cheque</i>	Rs 53
<i>Outstation cheque</i>	Rs 102
<i>Technical reasons(Local or Outstation)</i>	Free
Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)	
<i>Per occasion (A)</i>	Rs.102
<i>Interest (B)</i>	19.75%