



Preferred Account



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

SCHEME CODE : RSPRF, RSPFP, RSPST, RSPNO, RSPNE, RSPSO, RCPIC

April 01,2011

Eligibility	
Maintain Average Quarterly Balance(AQB) of Rs.1Lakh or more in Savings / Individual Current A/C's	AOA (Rs.1,00,000)
Maintain FFD/TD of Rs.15Lakh or more, linked with Saving Bank account	AOA (not required)
Schedule of Facilities	
International / Gold Debit Cum ATM Card/ one add-on card per account	Free
Domestic/ International transactions at all banks	Free
Replacement of damaged/lost/stolen card/ re - generation of Pin/ Copy retrieval	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 and requests through phone banking& ATM	Free
Duplicate Passbook	Free
Hold mail facility	Free
Overseas mailing	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/ 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 bank branch across India. This service is not available for encashing FD, issuance of 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	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
Alternate Channel Banking	
Internet/Mobile/Phone/SMS banking	Free
Special Features *	
Particular	Facilities
ATM Card	Free Gold card for first & second holder.
Cash withdrawal limit	Rs.75,000 per day
POS (Point of sale)	Rs.75,000 per day. (enhance limit is Rs.1.5Lakh)
Locker	50% discount. (*subject to availability)
DEMAT	Discount on Demat transaction charges
CDP facility	Free 2 Transaction per month.
Welcome Kit	Preferred welcome kit
* Special features shall be withdrawn if the Average Quarterly Balance is not maintained for one quarter.	
* Discount in safe deposit locker rent can be availed at the end of financial year if AQB is maintained for all four quarters	
Charges	
ECs/ Cheque issued and returned (Financial reasons)	Rs 151
Cheque deposited and returned	
Local cheque	Rs 53
Outstation cheque	Rs 102
Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)	
Per occasion (A)	Rs.102
Interest (B)	19.75%
CMS/CDP charges shall be levied as per the agreed limit	

Declaration: I/ we have read / understood the terms and condition as applicable to Account opening / Scheme Code upgrade or downgrade and other operational aspect. I / We understand that the terms and condition may be revised by the Bank from time to time. I shall also be responsible for regularly reviewing these terms, including the amendments that are posted on the website. I / we also agree to pay charges as per the Bank Policy.

Signature of first holder

Signature of Second holder

Signature of Third holder