

**CURRENT ACCOUNT IDBI SCHEDULE OF FACILITIES (w.e.f. April 1, 2011)**

Schedule of Facilities w.e.f. 1/4/2011

All charges Exclusive of Service Tax)

(Presently Service tax @ 10.30% w.e.f. 24/2/2009)

In case account has remained inactive for more than 2 years, it will be categorised as inoperative account

**PREMIUM ( Scheme Code - RCPB5)****Eligibility**

Account Opening Amount	Rs 5,00,000
Average Balance Requirement	Rs 5,00,000

**Schedule of Facilities****Cheque Book**

Local cheque leaves /Personalised (PAP) Multicity cheque leaves Free

**Cash Deposits /Withdrawal - Self and Third Party at home branch** Free**Remittances**

Demand Drafts (Branch/Non Branch)/ (to be issued from Home Branch), Payorder Free

DD/ payorder cancellation/issue of duplicate DD/PO (Domestic/Foreign Currency) Free

Foreign currency demand drafts / international money orders Free

Non IDBI Bank Customers - Issue of DD/ payorder, cancellation/issue of duplicate DD/PO (Domestic/Foreign Currency) Rs. 2/1000 &amp; additional 102/- per DD/PO

RTGS/NEFT Free

**Any Branch Banking \*****Cash deposits/Withdrawals - Self and Third party** Free**Deposit/Withdrawal - Cheque/ account to account transfers at Non Home Branch )** Free

\*The service allows you to operate your account from any IDBI branch across India. This service is not available for encashing FD/DD/PO. (NRE/NRO customers will get facilities as per RBI rules).

**International ATM cum Debit Card related**

International Debit Cum ATM Card (For Individuals,Sole propitership,HUF account only) - One add-on card per account/Joining Fee /Annual Fee/Additional Add-on Card per account/Replacement of damaged card/Replacement of lost card/Stolen Card/Regeneration of PIN/Copy retrieval/ Other bank ATM transactions Free

**Cheque Transaction**

Cheque collections (Branch/Non branch locations)/Speed Clearing Free(Only Correspondent banks commision will be recovered)

Foreign currency cheque collection Free(Only Correspondent banks commision will be recovered)

Cheque stop payment instructions Free

Old records / copies of paid cheques Free

**Statements of Accounts**

Statement(Quarterly/Monthly/Weekly) Free

Monthly by e-mail Free

Duplicate Statement at the branch and requests through phone banking&amp; ATM Free

Less than 1 year Free

More than 1 year Free

Hold mail facility Free

Overseas mailing Free

**Account closure** Free**Account downgradation** Free**Standing instructions**

Set Up Free

Execution (per Instruction) Free

**Certificate**

Balance &amp; Interest (Current year/Previous Year) Free

Foreign inward remittance certificate Free

Signature verification certificate Free

Banker's Report Free

**Special Facilities \***

Cash withdrawal limit At ATM Rs. 50,000 per day

Doorstep Banking facility - Cash delivery and pickup (CDP) FREE - 1 delivery/pick up per day if MAB is maintained

Free Fire Insurance Of Rs 5,00,000.

**\*Special Facilities shall be withdrawan if the Average Quarterly Balance is not maintained for two consecutive quarters****Charges****ECS/ Cheque- issued and returned***Financial Reason* Rs 200*Technical Reason* Free**Cheque deposited and returned***Local cheque* Rs 53*Outstation cheque* Rs 102*Technical Reason* Free**Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)***Per occasion (A)* Rs.111/txn*Interest (B)* 19.75%**CDP/CMS facilities**

CMS/CDP charges shall be levied as per the agreement limit As per charge structure of CDP Service Agency (1 pick up/day.Free If MAB is maintained)