

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 SPECIAL (Scheme Code - RCSPL)****Eligibility**

Account Opening Amount	Rs 10,00,000
Average Balance Requirement	Rs 10,00,000

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 (Domestic/Foreign Currency) Free

Foreign currency demand drafts / international money orders Free

Non IDBI Bank Account holder/Customer- DD/ payorder cancellation/issue of duplicate (Domestic/Foreign Currency) Rs. 2/1000 & 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 charges

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 & 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 & 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 75,000 per day(Gold Plus).

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

Free Fire and Burglary Insurance Of Rs 5,00,000 each.

Special Facilities shall be withdrawn 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)