

Schedule of Facilities (April 01,2011)



Charges Exclusive of Service tax. Service tax of 10.30% as on Feb 24,2009 is applicable over and above the charges indicated.

Retirement Plus (pension) Account (Incase the acct remains inactive for > 2 years it will be categorised as inoperative)

Scheme Code : RSSRT

Eligibility : Individuals (other than Central Government Employees) receiving regular pension.

Special Features

Sweep out/Sweep in option for an amount of over Rs 25k (Min FD of Rs 10000) for 1 year, Free SMS alerts (Account requirement: In case of non receipt of pension for 3 consecutive months the account shall be downgraded to regular Savings Account of Rs 5000 AQB requirement and the special features shall be discontinued)

International Debit Cum ATM Card

Annual Fee	Free
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One/additional add-on card per account	Free
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Replacement of damaged/lost/stolen card/ re - generation of Pin/ Copy retrieval	Free
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Domestic/International all bank ATM transactions	Free
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Cheque Book

Local cheque/Personalised Multicity book	Free
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Account statements

Passbook/Statement	Free
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Monthly statement by e-mail	Free
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Duplicate Statement at the branch/duplicate pass book	Free
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Hold mail facility	Free
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Overseas mailing	Free
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Request for duplicate statement through Phone banking & ATM	Free
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Account closure charges	Free
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Certificates

Standing instructions	Free
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Balance/Interest/Signature verification certificate/Banker's report	Free
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Foreign inward remittance certificate	Free
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Remittances

Demand Drafts (Branch/Non Branch)/Payorder/ Payable at Par utilisation	Free
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Foreign currency demand drafts / international money orders	Free
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DD/ payorder cancellation (Domestic/Foreign Currency)	Free
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RTGS/NEFT	Free
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Any Branch Banking*

Any branch cheque deposits and account to account transfers	Free
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Any Branch Cash withdrawal (By self only) and cash deposit	Free
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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	Only other bank commission to be recovered
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Foreign Currency cheque collection	Only other bank commission to be recovered
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Cheque stop payment instructions	Free
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Old records / copies of paid cheques	Free
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Alternate Channel Banking

Internet/Mobile/Phone/ATM banking	Free
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SMS Alerts	Free
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Charges

ECS/ Cheque issued and returned

Financial reasons	Rs 200
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Technical reasons	Free
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Cheque deposited and returned

Local cheque	Rs 53
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Outstation cheque	Rs 102
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Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)

Per occasion (A)	Rs.102
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Interest (B)	19.75%
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* Joint Account allowed to be opened with the spouse/parents/Children.