

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

Star Salary Account (In case the acct remains inactive for > 2 years it will be categorised as inoperative)

Scheme Code : RSSMV

Eligibility : Minimum no of employees required -10. The average salary credit to our bank should be > Rs 10000 per month

Special Features

Insurance for Rs 3 lacs Personal Accidental cover and Rs 50000 purchase protection (Account requirement: In case of non receipt of salary 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 fees	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
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Account statements

Passbook/Statement	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
Any Branch Cash withdrawal (By self only) and cash deposit	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	Only other bank commission to be recovered
Foreign Currency cheque collection	Only other bank commission to be recovered
Cheque stop payment instructions	Free
Old records / copies of paid cheques	Free

Alternate Channel Banking

Internet/Mobile/Phone/ATM banking	Free
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Charges

ECS/ Cheque issued and returned

Financial reasons	Rs 200
Technical reasons	Free

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%

* Joint Account allowed to be opened with the spouse/parents/Children.

* Insurance facility is available based on regular salary credits and other terms and conditions. Please read the offer document carefully before accepting it. Any change in policy or the provider is left at the discretion of the bank.