Power Plus Account (1st February, 2023)

IDBI BANK

Schedule of Facilities

Charges Exclusive of Goods and Service tax (GST applicable will be levied on all charges, and would be rounded-off to the next Rupee)

SCHEME CODE : RSNPP / RSNPR**

Eligibility

Balance Requirement	Monthly Average Balance (MAB) of **Rs.50,000** in Power plus A/c Or Total Relationship Value[1] (TRV) of **Rs.50,000** across all Savings and Current A/cs Or TRV of **Rs.5 Lakh** across all Savings & Current Accounts and FDs.	
Charges[2] for Non-maintenance of Balance (w.e.f November 1st, 2018)	MAB < Rs.50,000 - Rs.25,000	Rs.100 / Month
	MAB < Rs.25,000 - 0	Rs.150 / Month

- *Your Total Relationship Value[1] is derived from a combination of balances maintained across your various Savings & Current Accounts and deposits. Balance in FCNR (B) deposit is not considered.*
- *In case of multiple HNI NRI Accounts under same customer id charges will be applicable as per highest variant of Account*
- *Charges[2] as above will be applied in the primary HNI NRI SB / CA account in case of non-maintenance of MAB/TRV.*
- *New Accounts would not be allowed to be converted to any other lower variant f or initial one quarter.*

Master Gold / Visa Gold / Rupay Platinum --Debit Card (**RUPAY Platinum [Domestic] Card will be offered in R SNPR [NRO Power Plus] account).

Annual Fee	Free (Card charges applicable if the A/c is downgraded)
One/additional add-on card per account(Second year onwards)*	Rs.300
Replacement of Lost/ Stolen card	Rs.300
Re - generation of PIN	Rs.50 for Lost/Forgotten PIN
IDBI Bank ATM Non-Financial / Financial Transaction	Free
Other Bank ATM	10 transactions Free per month, thereafter Rs.23 per transaction for Financial and Rs.9 per transaction for Non-Financial Effective from 01-05-2025
International ATM	Non-Financial – Rs.30 per transaction# Financial- Rs.140 per transaction#
ATM Transaction declined due to insufficient balance at IDBI Bank ATM/Other Bank ATM/International ATM	Rs.20 per Instance

1) Card issued will be an Internationally valid card. However, based upon your consent, you can use your card for Domestic + International transactions or for Domestic transactions only.
2) For all domestic POS transactions, PIN will be prompted to complete the transaction.

Cross currency conversion for all International transactions will be applicable @ 3.5 % over and above the exchange rate as decided by VISA/MasterCard

Cheque Book

Personalised Multicity / Local Cheque book	1st Year of Account Opening	60 Cheque Leaves Free
	All Subsequent Years	50 Cheque Leaves Free
	Rs.5 Per Cheque Leave above Free Limit	

Account statements

Statement	Daily	Weekly
- Physical from Branch	Rs.100/- per statement plus actual courier charges	
- By Post/Courier	Rs.100/- per statement plus actual courier charges	
- By e-mail	Rs.5/-	Rs.5/-
Duplicate Statement over Phone Banking Request	Email - Rs.25/- per Occasion	
	Post/Courier – Up to 1 Year - Rs. 100/-; Above 1 Year - Rs.300/-	
Passbook	Free	
Duplicate Passbook	Free	

Miscellaneous

Issuance of duplicate Confirmation Of Deposit(COD)	Rs.150 per instance	
Interest Certificate	Free	
Balance/Signature or Photo verification certificate/Banker's report	Free	
Foreign inward remittance certificate	As per Trade Finance guidelines	
Standing instructions	Rs.50/- (Per Instance)	
Overseas mailing	Actual Mailing charges	
Old Record (Subject to Availability)	Above 1 year & less than 2 year old	Rs.150/- per Item
	2 years and thereafter	Rs.100/- per add. Year, subject to Max of Rs.750
Addition/Deletion of Names in Accounts/Nominations/Change in Operational Instructions	Free	
Allowing operations through Power of Attorney / Mandate	Free	
Change of Authorised Signatory in Accounts	Free	
IRCTC Ticket Booking	Rs.10/- per Transaction	
Faclity of Sweep/Linking of Accounts (Sweep Out Only)	Free	
Sweep out FacilityTrigger Charges	Free	
Tax Payment Challan retrieval beyond 2 years for Net Banking Users	Rs.50 /- per request	

Remittances

Demand Drafts (Branch/Non Branch)/Pay order	Up to Rs.5,000/ Rs.30/-	
	Above Rs.5,000/- to Rs.10,000	Rs.50/-
	Above Rs.10,000	Rs.3 per thousand (Min: Rs50, Max: Rs10,000)
Payable at Par utilisation	Free	
Foreign currency demand drafts / international money orders	As per Trade Finance guidelines	
DD/ payorder cancellation (Domestic)	Rs.100/-	
DD/ payorder cancellation (Foreign currency)	As per Trade Finance guidelines	
NEFT via Net Banking channel	Free	
IMPS via Net Banking/ Mobile Banking/ Branch Channel	Free	
NEFT (Through Branch Channel)	Up to Rs.5000	Free
	Above Rs.5,000 - Rs.10,000/- per Txn	Rs.2/-
	Above Rs.10,000/- - Rs.1 Lac	Rs.5/-
	Above Rs.1 Lac - Rs.2 Lac	Rs.15/-
	Above Rs.2 lac	Rs.25/-
RTGS (Through Net/Mobile Channel)	Free	
RTGS (Through Branch Channel)	Rs.2 Lac - Rs.5 Lac	Rs.24.50/-
	Above Rs.5Lacs	Rs.49.50/-

Any Branch Banking	
Any branch cheque/ account to account transfers	Free
Cash deposits (Home Branch)	15 transactions per month free - Excess charged @ Rs.3/1000. (Min. Rs 25 and Max Rs.10,000/-) (15 transactions includes both Home - Non Home Cash deposit)
Cash deposits (Non - Home Branch) (Max. Rs. 1,00,000/- per day)	
Any Branch Cash withdrawal(By self only)	Free (Up to Rs.1,00,000/- per day only)
The services allows you to operate your account from any IDBI bank branch across India. Third party cash deposit is allowed to the maximum of Rs.1,00,000/- per day per account.	

Cheque transaction charges	
Cheque collections (Branch/Non branch locations)/ Speed Clearing	Only other bank commission will be recovered
Foreign currency cheque collection	As per Trade Finance guidelines
Old records / copies of paid cheques	Free

Cheque stop payment instructions	
Per cheque leaf	Rs.100/-
For range of cheque leaves	Rs.500/- maximum

Alternate Channel Banking		
SMS Alerts	Free	
INET Banking Password (Through Branch Channel)	For Debit Card holders	Rs.100/-
	For Non-Debit Card holders	Free for first time
	subsequent Password	Rs.50/-
Online VISA Card Remittance (Excl.IDBI Bank credit card payment)	Rs. 5/- per transaction inclusive of Service Tax (Irrespective of transaction Amount)	

Special Features	
Particular	**Facilities**
ATM Cash withdrawal limit	Rs.50,000/- (Per Day)
POS (Point of sale) limit	Rs.50,000/- (Per Day)
E-Commerce(Online) Transactions limit	Rs.50,000/- (Per Day)
Contact less card transaction limit	Rs.10,000/- (Per Day).

1) By default, Debit Card is enabled for Domestic usage only at ATM & POS as per RBI guidelines. For enabling & managing Domestic E-Commerce (Online) / Domestic Contactless transaction & International Usage, kindly download and use IDBI Bank Abhay App / Go Mo bile+ App or contact Branch/ Customer Care for assistance.
2) For all domestic POS transactions, PIN will be prompted to complete the transaction. Contactless Domestic Transaction up to Rs. 5,000/- can be done without PIN. 3) Above mentioned ATM, POS, E-Commerce & Contactless Limits are separate for Domestic & International.

Locker	25 % discount on any size of Locker (Discount available on only one Locker)
DEMAT	First year AMC free
PIS Account	1st Year PIS Annual Maintenance Charge (AMC) waived for Power Plus customers.

Charges			
ECS Returned		*Financial reasons*	**Up to Rs.25 lac :- Rs.500, >25 lac Rs.750/- (e. f. 1st Feb, 2023)**
		Technical reasons	Free
Cheque issued and returned			
Financial reasons	**Slab (Rs.)**	**Up to 2nd instance per quarter**	**Beyond 2nd instance per quarter**
	Up to Rs.10,000	**Rs.500**	Rs.500
	Above Rs.10001 - Rs.25 Lakh	Rs.500	Rs.750
	Beyond Rs.25 Lakh	Rs.1000	Rs.1500
Technical reasons	Free		
Cheque deposited and returned (Local / Outstation cheque)		Up to Rs.1 Lakh	Rs.150/-
		Beyond Rs.1 Lakh	Rs.250/-

Cheque return charges shall be levied only in cases where the customer is at fault and is responsible for such returns. Indicative list available at the Branch).

Standing Instruction Rejection/Failure	Rs.225 per instance)
Charges for collection of paper based instrument other than regular cheque payable thr' clearing mechanism- NSC,KVP, etc.	**Rs.10/1000(Min Rs.100/-, Max Rs.1000/-)**
Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)	
Per occasion (A)	Rs.115
Interest (B)	19.75 %
CMS/CDP charges shall be levied as per the agreed limit	

Account closure	
Account closed within 30 days of opening	Nil
closure of account from 31st days to 3 years	Rs. 500/-(Not applicable to Senior Citizens and on closures as per regulatory / statutory / law enforcing norms/ directions, Bank induced closures and Deceased Settlement cases)
15 days and beyond	Nil
# Reckoned from the date of issuance of card	

1. The Savings Bank Account is essentially an account to build up savings and should be used to route transactions of only non-business/ non-commercial nature. It should not be used as a Current Account. If the Bank at any stage finds that the Savings Bank Account is being used either for the purpose for which it is not allowed or for the purpose of routing transactions which are dubious or undesirable, the Bank reserves the right to close such Savings Bank Account.
2. GST applicable on above charges will be additional.
3. The balance in the account must adhere to the minimum monthly average balance stipulation laid down by the Bank and communicated to you at the time of opening of the account. Non-maintenance of this monthly average balance will attract applicable penalty on a date determined by the Bank.
4. Satisfactory conduct of the account entails maintaining stipulated monthly average balance as well as sufficient balance to honour cheques issued to third parties. If there are high incidences to the contrary, the Bank reserves the right to close the account under intimation to the customer.
5. As per RBI guidelines with respect to Savings Account, if customer defaults in maintenance of monthly average balance as agreed between the bank and customer, the bank should notify the customer clearly by SMS or email or letter etc. that in the event of the minimum balance not being restored in the account within a month from the date of notice, penal charges will be applicable.
6. Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities.
7. Any change of address should be immediately communicated in writing to the Bank.
8. Opening of the Saving Account tantamount to deemed acceptance of the aforesaid rule & regulations as well as the fact of being informed about the various service charges being levied by the Bank and the terms and conditions guiding related products and services.

Declaration: In case of Mode of Operation instruction as Either or survivor/Former or survivor/ Anyone or survivor, we jointly agree and authorize IDBI Bank Ltd. to pay the principle along with interest and permit premature withdrawals of the Sweep out fixed deposit on written instruction from any one of us, any day before the maturity. 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**