

**Powerkidz Savings Account (February 01,2023)**



**Schedule of Facilities**  
Charges are Exclusive of GST

**Scheme Code - RSCHD**

Account Eligibility	Minor of Any Age - Account to be opened jointly with guardian
MAB Requirement (Monthly Average Balance)	Rs. 500/- in Savings Account or
Minimum AOA should be equivalent to required MAB amount	RD of minimum monthly installment of Rs. 500/-
<b>Domestic Debit Card * (Any one of the following cards can be availed)</b>	
Issuance Fee (Personalised Debit Card)	Rs.150/-
Classic Debit Card (Annual Fee-2nd Year onwards)*	Rs. 220/-
PowerKidz Debit Card (Annual Fee-2nd Year onwards)*	Rs. 220/-
Re PIN Generation	Rs. 50 for Lost/Forgotten PIN
IDBI Bank ATM Financial Transaction	First 5 Transactions free in all cities,thereafter Rs.21 per transaction
IDBI Bank ATM Non Financial Transaction	Free
Other Bank ATM(w.e.f. May 01, 2025)	3 transactions (both Financial & Non-Financial) Free at 6 Metro locations viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru & Hyderabad, 5 transactions (both Financial & Non-Financial) Free per month at all other locations, thereafter Non Financial - <b>Rs 9</b> per transaction Financial - <b>Rs 23</b> per transaction
Transactions declined due to insufficient Balance at IDBI Bank ATM / other Bank ATMs / International ATM	Rs. 20 per Instance
Powerkidz Debit Card: ATM Cash Withdrawal Limit / POS Limit/E-Commerce	Rs 2,000/- (Per Day)
Classic Debit Card: ATM Cash Withdrawal Limit / POS Limit	Rs 25,000/- (Per Day)
Classic Debit Card:E-Commerce (online)Transactions	Rs 50,000/- (Per Day)
Classic Debit Card>Contact Less card Transactions limit	Rs 10,000/- (Per Day)
<b>Domestic Validity</b> - If a Customer opts for Domestic Validity Card, a Debit Card with magnetic stripe will be issued which can be used only in India for ATM, POS & E-com transactions. For all domestic POS transactions, PIN will be prompted to complete the transaction.	

<b>I wish to avail following special features(Please tick*</b>	<input type="checkbox"/> I wish to Avail a Classic Debit Card OR <input type="checkbox"/> I wish to Avail a PowerKidz Debit Card
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**Common Service Charges**

<b>Cheque Book</b>		
Personalised Multicity /Local cheque book	1st Yr of Account opening	20 Cheque Leaves Free
	All Subsequent Years	20 Cheque Leaves Free
	Rs. 5 per cheque Leave above Free Limit	

**Account statements**

Statement	Daily	Weekly	Quarterly
- Physical from Branch	Rs.100/- per statement plus courier charges		
- By Post/Courier	Rs.100/- per statement plus courier charges		Free
- By e-mail	Rs.5/-	Rs.5/-	Free
Duplicate Statement at the branch	Upto 1 Year - Rs. 100/-; Above 1 Year - Rs. 300/-		
Duplicate Statement through Alternate Channel	Email - Rs. 25/- per Occasion Post/Courier - Upto 1 Yr - Rs. 100/-; Above 1 Yr - Rs.300/-		
Exclusive Kids Passbook	Free		
Duplicate Passbook	Rs. 100/-		

**Miscellaneous**

Interest Certificate	Once in a Year (For IT Return Purpose) - Free Duplicate/ Additional - Rs. 100 (Per Instance)		
Balance/Signature or Photo verification certificate/Banker's report	Rs. 100/- (Per Instance)		
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 yr & less than 2 yr	Rs.150/- per Item	
	2 years and thereafter,	Rs.100/- per add.Yr.subject to Max of Rs. 750/-	
Copy of Original of Cheque/Draft (paid by the Bank)	Rs. 150/- per Instance		
Addition/Deletion of Names in Accounts/Nominations/Change in Operational Instructions	1st occasion (after account opening)	Free	
	Beyond 1st occasion, for every Addition/Deletion of Name/change in Nomination/Operational Instructions	Rs. 100/-	
Allowing operations through power of Attorney/Mandate	Rs. 500/- per Request		
Change of Authorised Signatory in Accounts	Rs. 300/- per Instance (Exempted - change due to death of existing signatory)		
Issue of Duplicate Confirmation Of Deposit( COD)	Rs.150 per Instance		

**Remittances**

Demand Drafts (Branch/Non Branch Location)/ Payorder	Upto Rs. 5000/-	Rs.30
	Above Rs.5000/- - Rs. 10000	Rs.50/-
	Above Rs.10000	Rs.3 per thousand (Min:Rs50,Max:Rs10000)
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 (Through Branch Channel)	Upto Rs.5000	Free
	Above Rs.5,000 - Rs. 10000/- per Transaction	Rs. 2/-
	Above Rs. 10000/- - Rs. 1 Lac	Rs. 5/-
	Above Rs. 1 Lac - Rs. 2 Lac	Rs. 15/-
	Above Rs. 2 lac	Rs. 25/-
NEFT (Through Net /Mobile Banking)	Free	
RTGS (Through Branch Channel)	Rs.2 Lac - Rs.5 Lac	Rs. 24.50
	Above Rs. 5 Lacs	Rs. 49.50
RTGS(Through Net /Mobile Banking)	Rs.2 Lac - Rs.5 Lac	Rs. 15
	Above Rs. 5 Lacs	Rs. 30
IMPS ( Through Net Banking , Mobile Banking and Branch Channel)	Upto Rs. 1000/- per Transaction	Rs.1/-
	Above Rs. 1000/- - Rs.25000	Rs.5/-
	<b>Above Rs.25,000--Rs.1 Lakh</b>	<b>Rs.10/-</b>
	<b>Above Rs.1 lakh- Rs.5lakh</b>	<b>Rs.15/-</b>
	<b>Above 5 lac</b>	<b>Not allowed</b>

