

**IDBI Royale Account ( 1<sup>st</sup> February, 2023)**

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

**SCHEME CODE : Royale (RSERF, RSEPR, RCICA, RSEKO)**

<b>Eligibility</b>		
Initial Funding	Rs.3 Lakhs	
Balance Requirement	Monthly Average Balance (MAB) of <b>Rs.3 Lakh</b> in Royale Account <b>Or</b> Total Relationship Value <sup>1</sup> (TRV) of <b>Rs.3 Lakh</b> across all Savings and Current A/cs <b>Or</b> , TRV of <b>Rs.15 Lakhs</b> across Savings and Current Accounts and Fixed Deposits	
Charges <sup>2</sup> for Non-maintenance of Balance	MAB <Rs.3.00 Lacs-Rs.1.00 Lac	Rs.100 / Month
	MAB < Rs.1.0 Lac - Rs.50,000	Rs.150 / Month
	MAB < Rs.50,000 - Rs.25,000	Rs.250 / Month
	MAB < Rs.25,000 - 0	Rs.300 / Month
<ul style="list-style-type: none"> <li>Your Total Relationship Value<sup>1</sup> is derived from a combination of balances maintained across your various Savings &amp; Current Accounts and deposits. However, Current Account variants of Suprema and Cash Current won't be included for TRV.</li> <li>In case of multiple HNI Accounts under same customer id charges will be applicable as per highest variant of Account.</li> <li>Charges<sup>2</sup> as above will be applied in the primary HNI SB / CA account in case of non-maintenance of MAB/TRV.</li> <li>New Accounts would not be allowed to be converted to any other lower variant for initial one quarter.</li> </ul>		
<b>Signature Debit Card</b>		
Annual Fee	Free	Card charges of Rs.400 will be applicable if the Account is downgraded
One add-on card per account	Free	
Replacement of damaged/lost/stolen card/ re-generation of Pin	Free	
IDBI Bank ATM - Non Financial / Financial Transaction	Free	
Other Bank ATM - Non Financial / Financial Transaction	Free	
International ATM - Non Financial / Financial Transaction#	Free	
ATM transaction decline charges due to insufficient balance at IDBI BANK ATM/OTHER BANKS ATM/ INTERNATIONAL ATM.	Rs.20 per Instance	
#Cross currency conversion for all International transactions will be applicable @3.5% over and above the exchange rate as decided by VISA.		
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.		
<b>Cheque Book</b>		
Personalized Multicity book	Free	
<b>Account Statements</b>		
<b>Statement</b>	<b>Daily</b>	<b>Weekly</b>
- 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/-
Monthly Statement	Free	
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	
<b>Miscellaneous</b>		
<b>Issue of Duplicate Confirmation of Deposit (COD)</b>	<b>Rs.150 per instance</b>	
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	
Facility of Sweep/Linking of Accounts (Sweep Out Only)	Free	
Sweep out Trigger facility Charges	Free	
Mandate Registration Charges	Free	
Tax Payment Challan retrieval beyond 2 years for Net Banking Users	Rs.50 /- per request	
<b>Remittances</b>		
Demand Drafts (Branch/Non Branch)/Pay order	Free	
Payable at Par utilisation	Free	
Foreign currency demand drafts / international money orders	As per Trade Finance guidelines	
DD/ pay order cancellation (Domestic/Foreign Currency)	Domestic : Free	
NEFT/RTGS via Net Banking and Branch Channel	Free	
IMPS via Net Banking, Mobile Banking and Branch Channel	Free	
<b>Any Branch Banking*</b>		
Any branch cheque/ account to account transfers	Free	
Cash deposits (Home Branch)	30 transactions per month free - Excess charged @Rs.3/1000 for Saving account. (Max. Rs.10,000/-)	
Cash deposits (Non - Home Branch) (Max. Rs.2,00,000/- per day)	Excess charged @Rs.4/1000 Up to 3 lakhs for current account and Excess charged @Rs.5/1000 for Cash deposit above 3 lakhs for Current accounts. (30 transactions includes both Home - Non Home Cash deposit)	
Any Branch Cash withdrawal(By self only)	Free (Up to Rs.2,00,000/- per day only) <b>for current account, above free limit Rs.2 per Rs.1000/-, minimum Rs.50/-per transaction at non home branch transaction.</b>	
*The services allows you to operate you're A/c from any IDBI bank branch across India. Third party cash deposit is allowed to the max. of Rs.2 Lac per day per A/c.		
<b>Cheque transaction charges</b>		
Cheque collections (Branch/Non branch locations)/Speed Clearing	Only other bank commission will be recovered	
Foreign currency cheque collection	As per Trade Finance guidelines	
Cheque stop payment instructions	Free	
<b>Alternate Channel Banking</b>		
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/-

Special Features		
Particular	Facilities	
ATM Card	Free Signature card for first holder. Signature card for second holder	
Cash withdrawal limit	Per day limit	Rs.1.5 lakh
POS (Point of sale)	Per day limit	Rs.3 lakh
E-Commerce (online) Transactions	Per Day limit effective from 10th Feb 2021	Rs.1 Lakh
Contact Less card Transactions limit	Per Day limit effective from 10th Feb 2021	Rs.10 000/-
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 Mobile+ 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.		
Additional account	Free zero balance Power Plus account for one family member. Such Power plus A/cs to be opened with Label code of <b>ROYFAM</b>	
Insurance cover	Free Insurance of Rs.10 lakh on personal accidental death. (Applicable Only for Primary Holder)	
DEMAT	Free of AMC, other Discounts on Demat charges as per Demat SoF	
Trading Account	Free Account Opening (Effective from May 20 16)	
Locker	Discount on Locker Rent (Exclusive of Admin charges)	Free small locker (A* size locker) & 50% discount on sizes beyond.
	Conditions: Discount available on only one Locker & allotment is subject to availability of locker at Branch	
<b>FASTag</b>	<b>*Issuance fee: Nil (up to 2 FASTags)</b>	<b>* T &amp; C apply</b>
<b>CDP facility</b>	At select centers only. Free 2 cash delivery and free 2 cash pick-up per month	Cash delivery between Rs.10,000/- to Rs.1 lakh. Cash pick-up between Rs.1 lakh to Rs.2.5 lakh.
Additional Features of Signature Debit Card:		
1.* Insurance Cover on Card: Air Accident - Rs.25 Lakh - Personal Accident Death Insurance - Rs.5Lacs; - Purchase Protection - Rs.25,000 for 90 days ; - Fire and burglary for household contents - R s.50,000/- - Cover for Lost/Stolen card - Rs.5Lacs; - Loss of checked baggage - Rs.50,000/-		
2. * Complimentary airport lounge access at selected Domestic Airports		
3. *3 Loyalty points for every Rs.100 spent; Redemption subject to accumulation of 3000 loyalty points.		
4. * Key concierge services availed in key International travel markets.		
5. *(i)Effective 1st July 2013, for Insurance claims to be accepted and processed, there should be a minimum of 2 purchase transactions using the Debit Card in last 3 months prior to the event date. *(ii)Loyalty point reward structure as well as reward of loyalty points for different merchant categories is subject to revision from time to time.		
6. * Premium discounts & offers on various categories like dining, travel, entertainment, shopping, health & wellness		
Please note that all features marked with *, are offered in association with VI SA and may undergo changes from time to time. T & C Apply.		
Charges		
<b>ECS Returned</b>		
<b>Up to Rs.25 lac :- Rs.500, above25 lac Rs.750/- (e. f. 1<sup>st</sup> Feb, 2023)</b>	Technical reasons- Free	
<b>Cheque issued and returned - Financial reasons</b>		
<b>Slab (Rs.)</b>	<b>Up to 2nd instance per quarter</b>	<b>Beyond 2nd instance per quarter</b>
Up to Rs.10,000	<b>Rs.500</b>	Rs.500
Above Rs.10001 - Rs.25 Lakh	Rs.500	Rs.750
Beyond Rs.25 Lakh	Rs.1000	Rs.1500
<b>Technical reasons</b>		
<b>Cheque deposited and returned (Local / Outstation cheque)</b>	Up to Rs.1 Lakh	Rs.150/-
	Beyond Rs.1 Lakh	Rs.250/-
<i>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)</i>		
<b>Standing Instruction Rejection/Failure</b>	Rs.225 (per instance)	
<b>Charges for collection of paper based instrument other than regular cheque payable thr' clearing mechanism- NSC,KVP, etc.</b>	Rs.10/1000( Min Rs.100/-, Max Rs.1000/-)	
<b>Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval )</b>		
<i>Per occasion (A)</i>	Rs.115	
<i>Interest (B)</i>	19.75 %	
CMS/CDP charges shall be levied as per the limit set in the agreement		
Account closure Charges		
Account closed within 30 days from the opening of Account	Nil	
Account closed within 31 days to Three years	Rs.500/- (Not applicable to Senior Citizens, Accounts required to be closed as per regulatory / statutory or law enforcing norms/ directions, Bank induced closures and Deceased Settlement cases.)	
Account close after Three years	Nil	
For RCICA Scheme code	Account closed within 14 days from the opening of the account :Nil Accounts closed beyond 14 days but within 6 months : Rs.1000 Accounts closed after 6 months : 500	
1. The Savings Bank Account is essentially an account to built 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. If there are no transactions in the account for a period of two years, the account will be treated as an inoperative account. The customer should thus transact on the account periodically, so that it does not become inoperative. In case there are no customer induced debit, credit and/or third party transactions in the account, it may be classified as inoperative. The service charges levied by the Bank and/or interest credited by the Bank would not be considered as customer induced transactions.		
5. Satisfactory conduct of the account entails maintaining stipulated minimum 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.		
6. Any special instructions, both financial and non-financial in nature, like standing instructions, stop payment instructions, issuance of cheque books, Demand Drafts, pay Orders, requests for hot carding ATM/DEBIT Cards, Issuance of duplicate card/ PIN must be communicated in writing and/or via valid Internet Banking User ID (wherever such an option is available subject to terms and conditions applicable for such facility), otherwise it shall not be binding on the Bank to comply with such instructions.		
7. The Savings Bank Account entitles free access to IDBI Bank ATMs, Internet banking and Tele banking unless otherwise stated.		
8. Insurance claim acceptance would be subject to fulfilment of Terms and Conditions and clearance from Insurance Company and maintenance of required MAB/TRV balance. The Claimant/Nominee shall intimate the claim <b>within 90 days</b> of date of death to the insurance company through Home Branch.		
9. Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities. 10 Any change of address should be immediately communicated in writing to the Bank.		
11. 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.		
<b>Declaration:</b> 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 understand that the insurance Cover will commence only after completion of 60 days from the Account opening date/Account activation date/Account up gradation date (As case may be), whichever is later. 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.		
<b>Signature of first holder</b>	<b>Signature of Second holder</b>	<b>Signature of Third holder</b>