

**Trust, Association, Society and Clubs (TASC),
Government Bodies, Educational Institutes :(Savings and Current Account)**



(Effective from April 01, 2022 charges are exclusive of GST)

SCHEME CODE (For Bank use)	RSNGO /RCNGO / RCFCR / RSFCR	RSBLK/RCBLK	RSEDN/RCEDN	RSGOV/RCGOV
Segment	Trust/NGO/Edu. Institute without fee collection acct/PF Trust /FCRA	Association, Societies and Clubs	Educational Institute	Govt owned corporations/Bodies /FI/Boards/ State & Central dept
Account Balance Requirement	NIL	NIL	NIL	NIL
Account Maintenance Charges	NIL	NIL	NIL	NIL
Debit-cum-ATM Card (Classic/Gold/Platinum with International/Domestic Validity)				
Annual Fee	FREE	FREE	FREE	FREE
Add on Card	FREE	FREE	FREE	FREE
Replacement of Lost Stolen card	FREE	FREE	FREE	FREE
New PIN Generation	Rs 50 for PIN Lost/Forgotten Cases Only			
ATM Cash Withdrawal Limit (per day)	Classic Debit-cum-ATM Card - Rs 50,000 Gold Debit Card - Rs 75,000 Platinum Debit Card - Rs 1,00,000			
POS (Point of Sale) Limit (per day)	Classic Debit-cum-ATM Card - Rs 50,000 Gold Debit Card - Rs 75,000 Platinum Debit Card - Rs 1,00,000			
ECOM Txn Limit (per day)	Classic Debit-cum-ATM Card - Rs 50,000 Gold Debit Card - Rs 75,000 Platinum Debit Card - Rs 1,00,000			
Contact Less Card Limit (per day)	All variant shall have maximum limit of Rs 10,000/- per day with existing cap of maximum Rs 5,000/- per txn.			
Transaction at other Bank ATM	Domestic: Non- Financial & Financial - FREE			
	International: Non- Financial - Rs 30 per Transaction. Financial - Rs 140 per Transaction			
	International Cash withdrawal transactions declined due to insufficient funds – Rs.20/- per instance			
Domestic Validity: - 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.				
International Validity: - If a Customer opts for International Validity Debit Card, EMV Chip Debit Card will be issued which can be used in India & abroad for ATM, POS & E-com transactions. For all domestic POS transactions, PIN will be prompted to complete the transaction.				
Account related charges				
Cash Deposit	10 times of Current Month MAB maintained. Cash Deposits beyond free limit for Saving Bank - Rs. 3/1000 & for Current account Upto Rs. 3 lacs - Rs.4/1000 & > 3 lacs- Rs.5/1000 (Min 53/- for Home and Non Home Branch)			FREE
Personalised Multi City Cheque book	3 chq. Books (50 leaves in each book) Monthly FREE. Beyond FREE limit Rs 5 per leaf			FREE CO approval required, if More than 10 chq. books printed in a quarter.
Bulk/Continuous Stationery Requirement (Customer need to pay the cost of printing chq book)	Subject to Approval. (Regional Head Approval)			
Account statements				
Monthly, Duplicate, Hold Mail Facility, Overseas Mailing	FREE			
Daily Statement (at customer request)				
Physical from branch/Post/Courier	Rs.100/- per statement plus actual postage			
By email	Rs.5/-			
Duplicate Statement over Telephone				
Email	Rs. 25/- per occasion			
Post/Courier	Upto 1 year - Rs. 100/- & Above 1 year - Rs. 300/-			
Standing instructions (Set - up and execution)	FREE	FREE	FREE	FREE
Standing Instruction rejection/failure	Rs.225 per instance			
Old Record (Subject to availability)	Above 1yr & less than 2 yrs – Rs.150/- per Item 2 yrs and thereafter – Rs.100/- per Item, subject to Max of Rs.750/-			
Addition / deletion of names in Accounts/ Nominations / Change in operational instructions	1st occasion (after account opening) - FREE Beyond 1st occasion - Rs. 100/-			
Allowing operations through power of attorney/mandate	Rs. 500 per request			
Change of authorized signatory in accounts	Rs. 300/- Per Occasion (exempted for change due to death of the existing signatory)			FREE
Charges For Recording Reconstitution of Account	Rs.200/- (No charges in case of Death of account holder)			
Facility of Sweep/Linking of accounts (Sweep Out Only)	Rs.100/- per instance			FREE
Sweep Out Trigger facility charges	Rs.5/- per debit in addition to the SI charges, if any			FREE
Certificate				
Balance/Interest/Signature verification/ Bankers report	FREE			
Account closure charges	FREE	FREE	FREE	FREE

Remittances				
Demand Drafts (On branch/Non branch locations), Pay orders, Payable at Par utilization	FREE			
Demand draft / pay order cancellation or revalidation	FREE			
Foreign currency cheque collection/ demand draft (issuance and cancellation)	As per Trade Finance Guidelines.			
International money order/ certificate	As per Trade Finance Guidelines.			
NEFT	Mode of Transaction	Branch Channel	Net / Mobile Banking	
	Amount (Rs.)	Charge (Rs.)		
	Up to Rs 5,000/-	FREE	FREE	
	Above Rs 5000 to Rs 10000	2	FREE	
	Above Rs 10000 to Rs 1 Lakh	5	FREE	
	Above Rs 1 Lakh to Rs 2 lakh	15	FREE	
	Above Rs 2 lakh	25	FREE	
NEFT transactions are FREE for Accounts maintaining PMAB more than Rs 1 lakh				
RTGS	Mode of Transaction	Branch Channel	Net / Mobile Banking	
	Amount (Rs.)	Charge (Rs.)		
	Rs 2 Lakh to Rs 5 Lakh	24.50	FREE	
	Above Rs 5 Lakh	49.50	FREE	
RTGS transactions are FREE for Accounts maintaining PMAB more than Rs 1 lakh				
Any Branch Banking				
Any branch cheques deposits and account to account transfer (electronic fund transfer)	FREE			
Cheque transaction charges				
Cheque collections On branch locations/ Non branch location	Outstation			
	Up to Rs. 5,000/-:Rs.25/- per instruments			
	Upto Rs. 10,000/-:Rs.50/- per instruments			
	Rs. 10,001/- to Rs. 1,00,000/-:Rs.100/- per instruments			
	Rs. 1,00,001/- and above :Rs.250/- per instruments			
Other bank commission will be recovered separately				
Speed Clearing				
Speed Clearing outside CTS Grid (Service charges for Speed Clearing within the CTS grid jurisdiction, waived.)	Upto Rs.1,00,000/- : NIL Above Rs.1,00,000/- : Rs.150/- per transaction			
Cheque stop payment instructions	Per Cheque Leaf Rs 100 , Maximum for range of cheques - Rs 500 (Branch/Net/Mobile Banking)			
Copies of paid cheques	FREE			
Net Banking	FREE	FREE	FREE	FREE
Cheque Returned				
Technical reasons	no charge	no charge	no charge	no charge
Financial reasons (Issued/Inward)				
Slab (Rs.)	Up to Rs 10,000	Rs 10,001 to 25 lakh	Beyond Rs 25 lakh	FREE
Up to 2 nd instance/quarter	Rs.250	Rs.500	Rs.1,000	
Beyond to 2 nd instance/quarter	Rs.500	Rs.750	Rs.1,500	
Local/Outstation (Deposited/Outward)				
Up to 1 lakh	Rs.150			FREE
Beyond 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>				
Unarranged overdraft / Cheque Purchase (A + B)				
Per occasion (A)	Rs. 115	Rs. 115	Rs. 115	Rs. 115
Interest (B)	18.75%	18.75%	18.75%	18.75%
Issue of duplicate confirmation of Deposits (COD)	Rs 150 per instance	Rs 150 per instance	Rs 150 per instance	Rs 150 per instance
ATM transactions failure at IDBI ATM	Rs 20 per failed transaction	Rs 20 per failed transaction	Rs 20 per failed transaction	Rs 20 per failed transaction
Any Branch Banking service allows you to operate your account from any IDBI Bank branch across India.				
Any Branch Banking service is not available for encashing fixed deposits, third party bearer cheques. These can be done only at home branch.				
Cash deposit and withdrawal at non-home branches is restricted to one transaction per day per account.				
Cash Deposit is not allowed in RCFR and RSFR scheme code.				
Third party cash deposit is allowed to the maximum of Rs. 1 lac per day per account.				
Important Instruction :-				
1. GST applicable on above charges will be additional.				
2. Opening of the Current/Savings 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 the related products and services. Service charges are subject to change from time to time.				
3. In-Operative Account:-				
- If there are no transactions in the account for a period of two years, the account will be treated as an inoperative account.				
- In case there are no customer induced debit, credit and/or third party transactions in the account, it would be classified as inoperative.				
- The service charges levied by the Bank and/or interest credited by the Bank are not be considered as customer induced transactions.				
- The customer should thus transact in the account periodically, so that it does not become inoperative.				
4. Satisfactory conduct of the account entails maintaining sufficient balance to honor 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.				
Declaration: I/We have read / understood the terms and condition as applicable to Account opening and other operational aspect. I/We understand that the terms and condition may be revised by the Bank from time to time and it will be agreeable to me/us. I/We shall be responsible for regularly reviewing these terms, including the amendments that are posted on the website. I/We agree to pay charges as per the Bank Policy. I/We also agree to down-gradation of the account and withdrawal of features, in the event of non-maintenance of required balance.				
Signature(s)/ Thumb impression(s) of the account holder (With Seal and stamp)				
Signature 1	Signature 2	Signature 3		