

## [Cash Current Account]

### Schedule of Facilities (November 01, 2021) Charges Exclusive of Goods and Service Tax.

Facilities based on Monthly Average Balance (MAB). Account Opening Amount(AOA)- Rs 10,000/-							
Monthly Average Balance (MAB) Rs.		Free Transactions Per Month					
		Cash Deposit	Cheque Leaves	DD/PO	NEFT	RTGS	NEFT/RTGS-Through Net Banking
From	Up to			Transactions			
25,000	1,00,000	12 times of MAB	50	No Free Limit	No Free Limit	No Free Limit	0
1,00,001	2,00,000		50				10
2,00,001	20,00,000		50				
20,00,001	50,00,000	15 times of MAB	100				
>50,00,000		20 times of MAB	200				

Charges/Facilities in case of non-maintenance of threshold MAB limit of Rs.25,000/-:

- Penal charge of Rs.750/- per month would be levied.
- Free Cash Deposit limit would be 10 times of MAB.
- No free cheque leaves would be provided.

Charges Beyond Free Limit							
Cash Deposit	Upto Rs. 3 lacs – Rs. 4/1000	> Rs. 3 lacs - Rs. 5/1000		Omni Pay	Rs 1.10/1000/- Min Rs 53		
Cheque (Leaves)	Rs 5/ Leaf						
NEFT (Charges per Transaction)	Slab	Branch	Net/ Mobile Banking	RTGS (Charges per Transaction)	Channel	Rs.2 lac to Rs.5 lac	Above Rs.5 lac
	Upto Rs.5000/-	Free	Rs. 1.00		Branch	Rs.24.50/-	Rs.49.50/-
	Abv Rs.5000/- to Rs.10000	Rs. 2.00	Rs. 1.00		Net Banking	Rs.15/-	Rs.30/-
	Abv Rs.10000 to Rs.1 lac	Rs.5.00	Rs.3.00				
	Abv Rs. 1 lac to Rs. 2 lac	Rs.15.00	Rs.6.00				
	Abv Rs. 2 lac	Rs. 25	Rs. 12.00				
Miscellaneous Charges							
BNA Convenience Fee			Rs. 50 per transaction on non-working day				
Issuance of Duplicate Confirmation of Deposit			Rs. 150 per instance				
IMPS through Net Banking ,Mobile and Branch Channel			Slab	Up to Rs.1,000	1,001 to Rs. 1,00,000	Beyond Rs. 1,00,000	
			Charge	0	Rs 5	Rs 15	
Cash Withdrawal – Self and Third Party (in case of third party cash withdrawal a 24 hour notice required at Non Home Branch) -The service is not available for encashing FD/DD/PO. (NRE/NRO customers will get facilities as per RBI rules)			Free				
Fund Transfer – Cheque/ account to account transfer at Non-Home Branch			Free				
Cheque collection (Branch/Non Branch Locations) (Local-Free)			Outstation (Other bank commission will be recovered separately)	Range		Charges per instruments	
				<=5000		Rs.25/-	
				>5000- 10,000		Rs.50/-	
>10,000-1,00,000		Rs.100/-					

	>1,00,000	Rs.250/-
Speed Clearing outside CTS Grid (Service charges for Speed Clearing within the CTS grid jurisdiction, waived.)	Range	Charges / Transaction
	Upto Rs.1,00,000/-	Nil
	Above Rs.1,00,000/-	Rs.150/-
Foreign Currency Inward / Outward Remittances / Certificate	As per Trade Finance Guidelines	
DD/PO/Omni pay Cancellation	Rs 100 per instrument.	
Cheque Stop Payment instructions (Branch, Net & Mobile Banking)	Rs 100 per leaf and Rs 500 for a Range	
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/-	
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	1 <sup>st</sup> occasion (after account opening )	Free
	Beyond 1 <sup>st</sup> occasion for every Addition / deletion of names in Accounts/ Nominations / Change in operational instructions	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)	
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	
Sweep Out Trigger facility charges	Nil	
Charges for collection of paper based Instrument other than regular cheque payable through clearing mechanism – Collection of documents by State Govt. Treasury, KVP, NSC etc. by customers.	Rs.10/1000 ( Min Rs.100/-, Max –Rs.1,000)	
TAX Payment Challan retrieval beyond 2 years for Net Banking Users	Rs.50/-	
<b>SMS alerts</b>	<b>Rs.0.25 per SMS</b>	
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/-	
<b>Statement of Accounts</b>		
- Physical from branch/ Post/Courier	Rs. 100/- per statement plus actual courier (if applicable) charges.	
- email	Rs 5/- per statement	
Duplicate Statement at the Branch (per instance)	Upto 1 year - Rs. 100/- & Above 1 year - Rs. 300/-	
Duplicate Statements over Telephone	Email	Rs. 25/- per occasion
	Post/Courier	Upto 1 year - Rs. 100/- & Above 1 year - Rs. 300/-
Overseas Mailing.	Actual Courier charges shall be recovered (To be collected by Branch Manually)	
Monthly, Hold Mail facility	Free	
<b>Certificate (To be collected by Branch Manually)</b>		
Balance Confirmation Certificate (per instances)	Rs. 100/-	
Photo/Sign. Verification Certificate (per instances)		
Banker's report Certificate (per instances)		
Interest Certificate (per instances)	Once in a year (For IT Return purpose etc.) – Free Additional/Duplicate copies: Rs100/- per copy	
<b>Standing Instructions</b>		
Standing Instructions	Rs. 50/- (per instances)	
Standing Instruction rejection/failure	Rs.225 per instance	
<b>Account Closure Charges (To be collected by Branch Manually)</b>		
Non Individual Customer	Within 14 days	Nil
	15 days and beyond	Rs 500/-

Individual Customer	Within 14 days	Nil
	15 days and beyond	Rs 500/-
ECS Returned	Rs 500 per instance	

Cheque Issued Returned				Cheque Deposited and Returned		
Financial Reason				Financial Reason(Local/Outstation)		
<b>Slab (Rs.)</b>	Up to	Rs 10,001	Beyond	<b>Slab (Rs.)</b>	<b>Charge</b>	
	Rs 10,000	to	Rs 25 lakh	Up to 1 lakh	Rs.150	
<b>Up to 2<sup>nd</sup> instance/quarter</b>	Rs.250	Rs.500	Rs.1,000	Beyond 1 lakh	Rs.250	
<b>Beyond 2<sup>nd</sup> instance/quarter</b>	Rs.500	Rs.750	Rs.1,500			
Technical Reason				Free		
<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>						
Arranged / Unarranged Overdraft / Cheque Purchase (Subject to Approval)				Per Occasion (A)- Rs 115/- (To be collected by Branch Manually) Interest (B) - 18.75% (auto collection)		
Home Banking Facility				Cash Delivery & Pick Up - As per Schedule of Charge (SOC) for CDP Service		
ATM Transaction Failure at IDBI Bank ATM by our customers at IDBI ATMs				Rs. 20 per failed transaction (Business decline transactions – Insufficient funds category)		
Transaction at IDBI Bank ATM				First 5 Transactions Free Rs. 20/- thereafter		
Transaction at other Bank ATM				<b>Domestic:</b> Non- Financial - Rs 8 per Transaction. Financial - Rs 20 per Transaction <b>International:</b> Non- Financial - Rs 30 per Transaction. Financial - Rs 140 per Transaction		
				Domestic Cash withdrawal transactions declined due to insufficient funds – Rs.20/- per instance (w.e.f. December 01, 2019)		
				International Cash withdrawal transactions declined due to insufficient funds – Rs.20/- per instance		

Debit-cum-ATM Card	Classic Debit-cum-ATM Card	Gold Debit Card	Platinum Debit Card
Personalised Debit Card Issuance Fee	Rs.150/-	Rs.150/-	Rs.150/-
Annual Fee	Rs 220/-*	Free	Free
Add on Card	Rs 220/-*	Free	Free
Replacement of Lost Stolen card	Rs 220/-*	Free	Free
New PIN Generation	Rs 50 for PIN Lost/Forgotten Cases Only		
ATM Cash Withdrawal Limit (per day)	Rs 50,000	Rs 75,000	Rs 1,00,000
POS Limit (Point of Sale) (per day)	Rs 50,000	Rs 75,000	Rs 1,00,000
E commerce online Transactions (per day) Effective from 10 <sup>th</sup> Feb, 2021 (per day)	Rs 50,000	Rs 75,000	Rs 1,00,000
Contact Less card Transactions limit Effective from 10 <sup>th</sup> Feb, 2021 (per day)	Rs. 10,000/- (Per Day) Effective 10th Feb,2021		

\*Second year onwards

Current Account Keeping Charges (per annum)	
Metro/Urban	Rs.550/-
Semi Urban	Rs. 250/-
Rural/ Rural FI	Rs. 50/-
Current Account keeping charges not applicable to Bank Segment	

## **Important Instructions**

1. GST applicable on above charges will be additional.
2. Cash deposit at any branch subject to non-home branch acceptance.
3. Gold Card offered with account opening amount of Rs.5 Lakh & above (Subject to approval). Facilities will be disabled and Card fee would be applicable if MAB of Rs.5 lakh not maintained.
4. Platinum Card offered with account opening amount of Rs.10 Lakh & above (Subject to approval). Facilities will be disabled and Card fee would be applicable if MAB of Rs.10 lakh not maintained.
5. Debit card facility is not available to co-operative bank accounts.
6. Opening of the Current 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.
7. 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 would not be considered as customer induced transactions.
  - The customer should thus transact in the account periodically, so that it does not become inoperative.
8. 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.
9. **Facilities are subject to change from time to time at the discretions of bank.**

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**

### **For Office Use**

<b>Scheme code</b>	<b>Please Tick (√)</b>	<b>Description</b>	<b>Min. Account Opening Amount</b>	<b>Last/ Current Month MAB</b>
RCLMC		Cash Current Account	Rs 10,000/-	Facilities based on Last Month Average Balance.
RSCOC		Schedule Co-operative Bank Cash Current account	Rs.10,000/-	Facilities based on Present Month Average Balance.
RNCOC		Non-Schedule Co-operative Bank Cash Current account		