

Idbi Trade Current Account (iTCA)
Schedule of Facilities (Effective from January 01, 2022; all service charges are exclusive of GST)

Product Variant	Facilities based on Monthly Average Balance (MAB).						
	Previous Month Average Balance (MAB) / Account Opening Amount (AoA)		Free Transactions Per Month				
			Cash Deposit Limit*	Cheque Book	DD/PO	NEFT	RTGS
	From	Up to		Leaves	Transactions		
iTCA Basic	1,00,000	< 3,00,000	12 times of MAB	100	50	Free	Free
iTCA Gold	3,00,000	<5,00,000	15 times of MAB	300	75	Free	Free
iTCA Universal	5,00,000	<1,00,0000	17 times of MAB	400	100	Free	Free
Facilities on non-maintenance of balance			10 times of MAB	0	0	0	0

(*Inclusive of both Home and Non Home Branch)

Product Name	Scheme Code	MAB Requirement (Rs.)	Penal charges per Month for non-maintenance of MAB (Rs.)
iTCA Basic	RTCAB	3,00,000/-	1500/-
iTCA Gold	RTCAG	5,00,000/-	2000/-
iTCA Universal	RTCAU	10,00,000/-	3000/-

Charges Beyond Free Limit							
Cash Deposit Cheque Leaves)	Upto Rs. 3 lacs - Rs 4/1000, > Rs. 3 lacs – Rs. 5/1000			Omni Pay	Rs 1.10/1000/- Min Rs 53		
	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				
	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		Net Banking	Rs.15/-	Rs.30/
	Abv Rs. 2 lac	Rs.25.00	Rs.12.00				
Miscellaneous Charges							
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			
IMPS through Net Banking ,Mobile and Branch Channel				Upto ₹ 1000 per transaction	Above ₹ 1000 to ₹ 1 lac	Above ₹ 1 lac to ₹ 5 lac	Beyond ₹ 5 lac
				NIL	₹ 5	₹ 15	Not available
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 & < 2 yrs	Rs.150/- per Item			
	2 yrs and thereafter	Rs.100/- per Item, <i>subject to Max of Rs.750/-</i>			
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 st occasion (after account opening)			Free	
	Beyond 1 st 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		Rs.5/- per debit in addition to the SI charges			
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/-			
SMS alerts		Rs.0.25 per SMS			
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/-			
STATEMENT					
- Physical from branch/ Post/Courier		Rs. 100/- per statement plus actual courier (if applicable) charges.			
- email		Rs 5/- per statement			
Duplicate Statement at 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			
Monthly, Hold Mail facility		Free			
Certificate					
Balance Confirmation Certificate (per instances)		Nil			
Photo/Sign. Verification Certificate (per instances)		Rs.100/-			
Banker's report Certificate (per instances)		Nil			
Interest Certificate (per instances)		Once in a year (For IT Return purpose etc.) – Free Additional/Duplicate copies: Rs100/- per copy			
Standing Instructions					
Standing Instructions		Nil			
Standing Instruction rejection/failure		Rs 225 per instance			
Account Closure Charges					
Non Individual Customer (Not applicable to Accounts required to be closed as per regulatory / statutory or law enforcing norms/ directions, Bank induced closures and Deceased Settlement cases.)	Account closed within 14 days from the opening of the account			NIL	
	Accounts closed beyond 14 days but within 6 months			₹1000	
Individual Customer (Not applicable to Accounts required to be closed as per regulatory / statutory or law enforcing norms/ directions, Bank induced closures and Deceased Settlement cases.)	Accounts closed after 6 months			₹ 500	
ECS Returned		Rs 500 per instance			
Issuance of Duplicate Confirmation of Deposit (COD)		Rs 150 per instance			
ATM Transaction Failure at IDBI ATM		Rs. 20 per failed transaction			

Cheque Issued Returned				Cheque Deposited and Returned			
Financial Reason				Financial Reason(Local/Outstation)			
Slab (Rs.)	Up to Rs 10,000	Rs 10,001 to 25 lakh	Beyond Rs 25 lakh				
Up to 2 nd instance/quarter	Rs.250	Rs.500	Rs.1,000				
Beyond 2 nd instance/quarter	Rs.500	Rs.750	Rs.1,500				
Technical Reason				Free			
(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.)							
Arranged / Unarranged Overdraft / Cheque Purchase (Subject to Approval)				Per Occasion (A) - Rs 115/- Interest (B) - 18.75% (auto collection)			
Home Banking Facility				Cash Delivery & Pick Up - As per Schedule of Charge (SOC) for CDP Service			
Transaction at IDBI Bank ATM				First 5 Transactions Free in all cities thereafter Rs. 21/- Non-Financial - Free			
Transaction at other Bank ATM (3 Transactions free at 6 Metro Locations viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru & Hyderabad and 5 transactions free at all other locations)				Domestic: Non- Financial - Rs 8 per Transaction. Financial - Rs 21 per Transaction		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			
Debit-cum-ATM Card				Validity	Classic*	Gold#	
Annual Fee				Domestic	Free	Free	
				International	Free	Free	
Add on Card				Domestic	Free	Free	
				International	Free	Free	
Replacement of Lost Stolen card				Domestic	Free	Free	
				International	Free	Free	
New PIN Generation				Rs 50 for PIN Lost/Forgotten Cases Only			
ATM Cash Withdrawal Limit (Rs.per day)					50,000/-	75,000/-	1,00,000/-
POS Limit (Point of Sale) E commerce online Transactions (per day) Effective from 10th Feb, 2021					50,000/-	75,000/-	1,00,000/-
Contact Less card Transactions limit					Rs. 10,000/- (Per Day) Effective 10th Feb, 2021		

**For Basic and Gold Account #Only for Universal Account @Only for Gold and Platinum Accounts*

TF FACILITIES			
Nature of Service	iTCA Basic	iTCA Gold	iTCA
	Float (Rs 3 Lakh)	Float (Rs 5	Float (Rs 10
Advance Import	0.12 %(min. Rs 1000: Max Rs 20,000)	Rs 1000 per Bill	Rs 500 per Bill
Direct Import	0.12 %(min. Rs 1000: Max Rs 20,000)	Rs 1000 per Bill	Rs 500 per Bill
Import Bills on Collection(Under LC or Non LC)	0.12 %(min. Rs 1000: Max Rs 20,000)	Rs 1000 per Bill	Rs 500 per Bill
Import Payment by debit to EEFC A/c	0.12 %(min. Rs 1000: Max Rs 20,000)	Rs 2000 per Bill	Rs 1000 per Bill
Foreign Outward Remittance (Non Import)	0.12 %(min. Rs 1000: Max Rs 20,000)	Rs 1000 per Bill	Rs 500 per
Non Import Payment by debit to EEFC A/c	0.12 %(min. Rs 1000: Max Rs 20,000)	Rs 2000 per Bill	Rs 1000 per
Export Bills on Collection(Under LC or Non LC)	0.050% (min Rs 1000) Max Rs 10,000	Rs 1000 per Bill	Rs 500 per Bill

Export Bills for regularization (Export against Advance Remittance or Bills sent directly by customer/merchant trade)	0.050% (min Rs 1000) Max Rs 10,000	Rs 1000 per Bill	Rs 500 per Bill
Export LC Advising(Charges of Intermediary advising bank, if any will be collected on Annual Basis	Rs 1000 Flat plus Rs 250 as P & T	Rs 500	Rs 250
Inward Remittance(Non Trade)	Free	Free	Free
Inward Remittance (Trade- Advance Remittance towards export/export leg of merchanting trade)	Rs 250	Rs 150	Free
E BRC	Free	Free	Free
FIRC Charges	Rs 150	Rs 100.	Free
SWIFT	Rs 500	Rs 300	Free
Courier Charges(foreign)	Rs 1000 or Actual whichever is higher	Rs 1000 or Actual whichever is higher	Rs 1000 or Actual whichever is higher
Courier Charges(Inland)	Rs 250	Rs 250	Free
Registered Post Charges	Rs 250	Rs 250	Free
Dynamic Pricing: MAB for each client will be calculated at start of every month and TF pricing will be as per the MAB maintained for previous month. * Whenever MAB as required under iTCA Basic variant is not maintained, then TF-SOF Charges shall be automatically applicable without any concessions.			

Important Instructions

1. GST applicable on above charges will be additional.
2. Charges for the month of account opening will be levied after the completion of that month and the free limits will be based on balance maintained in the month of account opening.
3. Subsequent months the free limit will be based on Previous Month Balance.
4. Cash deposit at any branch subject to non-home branch acceptance.
5. 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.
6. 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.
7. 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.
8. Domestic Validity Debit Card: - 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.
9. International Validity Debit Card:- 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.

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. or regularly reviewing these terms, including the amendments that are posted on the website. I/We agree to pay charges as per the Bank Policy.

Signature(s)/ Thumb impression(s) of the account holder (With Seal and stamp)

Signature 1

Signature 2

Signature 3