

**Idbi Trade Current Account (iTCA)**
**Schedule of Facilities** (Effective from Jul 1, 2019; 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		
<b>iTCA Basic</b>	1,00,000	< 3,00,000	12 times of MAB	100	50	Free	Free
<b>iTCA Gold</b>	3,00,000	<5,00,000	15 times of MAB	300	75	Free	Free
<b>iTCA Universal</b>	5,00,000	<1,00,0000	17 times of MAB	400	100	Free	Free
Facilities on non-maintenance of balance			<b>10 times of MAB</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(\*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.)
<b>iTCA Basic</b>	RTCAB	3,00,000/-	<b>1500/-</b>
<b>iTCA Gold</b>	RTCAG	5,00,000/-	<b>2000/-</b>
<b>iTCA Universal</b>	RTCAU	10,00,000/-	<b>3000/-</b>

Charges Beyond Free Limit							
<b>Cash Deposit</b>	Rs 3/1000/- Min Rs 53			<b>Omni Pay</b>	Rs 1.10/1000/- Min Rs 53		
<b>Cheque Leaves)</b>	Rs 3/ Leaf						
<b>NEFT (Charges per Transaction)</b>	Slab	Branch	Net/ Mobile Banking	<b>RTGS (Charges per Transaction)</b>	Channel	Rs.2 lac to Rs.5 lac	Above Rs.5 lac
	Upto Rs.10000/-	Rs. 1.00	Rs. 1.00		Branch	Rs.20/-	Rs.40/
	Abv Rs.10000/- to Rs.1 lac	Rs. 3.00	Rs. 3.00		Net Banking	Rs.15/-	Rs.30/
	Abv Rs.1 lac to Rs.2 lac	Rs.9.00	Rs.6.00				
	Abv Rs. 2 lac	Rs.15.00	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			Slab	Up to Rs.1,000	Rs 1,001 to Rs. 1,00,000	Beyond Rs. 1,00,000	
			Charge	0	Rs 5	Rs 15	
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.)			<b>Range</b>		<b>Charges / Transaction</b>		
			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	Rs 100 per leaf and Rs 200 for a Range Free through Net-Banking			
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 <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	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.15/- per quarter			
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</b>				
- 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			
<b>Certificate</b>				
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			
<b>Standing Instructions</b>				
Standing Instructions	Nil			
Standing Instruction rejection/failure	Rs 225 per instance			
<b>Account Closure Charges</b>				
Non Individual Customer	Within 14 days			Nil
	Over 14 days upto 6 months old			Rs 200/-
	> 6 months old upto 1 year			Rs 100/-
	Beyond 1 year			Nil
Individual Customer	Within 14 days			Nil
	Over 14 days upto 6 months old			Rs 100/-
	> 6 months old upto 1 year			Rs 100/-
	Beyond 1 year			Nil
ECS Returned	Rs 500 per instance			
<b>Cheque Issued Returned</b>		<b>Cheque Deposited and Returned</b>		
Financial Reason	Financial Reason(Local/Outstation)			

Slab (Rs.)	Up to	Rs 10,001 to 25 lakh	Beyond Rs 25 lakh	Slab (Rs.)	Charge									
	Rs 10,000			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/- Interest (B) - 18.75% (auto collection)										
Home Banking Facility				Cash Delivery & Pick Up - As per Schedule of Charge (SOC) for CDP Service										
Transaction at other Bank ATM				<table border="1"> <thead> <tr> <th></th> <th>Domestic</th> <th>International</th> </tr> </thead> <tbody> <tr> <td>Non- Financial (Rs. Per Transaction)</td> <td>8/-</td> <td>20/-</td> </tr> <tr> <td>Financial (Rs. Per Transaction)</td> <td>30/-</td> <td>140/-</td> </tr> </tbody> </table>			Domestic	International	Non- Financial (Rs. Per Transaction)	8/-	20/-	Financial (Rs. Per Transaction)	30/-	140/-
	Domestic	International												
Non- Financial (Rs. Per Transaction)	8/-	20/-												
Financial (Rs. Per Transaction)	30/-	140/-												
				International Cash withdrawal transactions declined due to insufficient funds – Rs.20/- per instance										
<b>Debit-cum-ATM Card</b>				<b>Validity</b>	<b>Classic*</b>	<b>Gold#</b>								
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) (Rs. per day)				50,000/-	75,000/-	1,00,000/-								

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

<b>TF FACILITIES</b>			
<b>Nature of Service</b>	<b>iTCA Basic</b>	<b>iTCA Gold</b>	<b>iTCA Universal</b>
	<b>Float ( Rs 3 Lakh)</b>	<b>Float ( Rs 5</b>	<b>Float ( Rs 10</b>
Advance Import	0.12 % (min. Rs 1000 Maximum	Rs 1000 per Bill	Rs 500 per Bill
Direct Import	0.12 % (min. Rs 1000 Maximum	Rs 1000 per Bill	Rs 500 per Bill
Import Bills on Collection( Under LC or Non LC)	0.12 % (min. Rs 1000 Maximum	Rs 1000 per Bill	Rs 500 per Bill
Import Payment by debit to EEFC	0.12 % (min. Rs 1500 Maximum	Rs 2000 per Bill	Rs 1000 per Bill
Foreign Outward Remittance (Non Import)	0.12 % (min. Rs 1000 Maximum	Rs 1000 per Bill	Rs 500 per Bill
Non Import Payment by debit to EEFC A/c	0.12 % (min. Rs 1500 Maximum Rs	Rs 2000 per Bill	Rs 1000 per Bill
Export Bills on Collection( Under LC or Non LC)	0.050% (min Rs 1000)	Rs 1000 per Bill	Rs 500 per Bill
Export Bills for regularisation ( Export against Advance Remittance or Bills sent directly by customer/merchant trade)	0.050% (min Rs 1000) Maximum Rs 10,000	Rs 1000 per Bill	Rs 500 per Bill
Export LC Advising(Charges of Intermediary advising bank,	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)	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( foreign)			
Courier Charges( Inland)	Rs 250	Rs 250	Free
Registered Post Charges	Rs 250	Rs 250	Free

### 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.

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

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Signature 1

\_\_\_\_\_  
Signature 2

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Signature 3