

# Flexi Current Account



## Schedule of Facilities [Retail Current Account]

(Effective from January 01, 2022; Charges are exclusive of GST)

Account Opening Amount		Metro/Urban Rs.10,000/-; Semi Urban Rs. 5,000/-;Rural/Rural FI Rs. 1,000/-				
Branch Classifications	MAB (Monthly Average Balance) Requirement (Rs.)	Penal charges per month for non-maintenance of MAB				
		Accounts maintaining over 50% of stipulated MAB		Accounts maintaining MAB upto 50% of stipulation		
Metro/Urban	10,000	Rs.500/-		Rs.750/-		
Semi Urban	5,000	Rs.250/-		Rs.375/-		
Rural/ Rural FI	1,000	Rs.50/-		Rs.75/-		
Facilities based on Monthly Average Balance (MAB).						
Previous Month Average Balance (MAB) Rs		Free Transactions Per Month				
		Cash Deposit	Cheque Book	DD/PO	NEFT	RTGS
From	Up to		Leaves	Transactions		
OD/Zero	10000	<b>10 times of MAB</b> (Inclusive of both Home and Non Home Branch)	0	0	0	0
10001	25000		50	5	Via Branch-5 Via Net Banking-5	Via Branch-5 Via Net Banking-5
25001	50000		50	10	Via Branch-7 Via Net Banking-8	Via Branch-7 Via Net Banking-8
50001	100000		50	10	Via Branch-10 Via Net Banking-10	Via Branch-10 Via Net Banking-10
100001	200000		100	15	Free	Free
200001	300000		100	15	Free	Free
300001	400000		150	20	Free	Free
400001	500000		200	20	Free	Free
500001	1000000		200	25	Free	Free
1000001	2000000		400	100	Free	Free
2000001 and above.			Free	Free	Free	Free

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			
<b>IMPS through Net Banking ,Mobile and Branch Channel</b>	<b>Upto ₹ 1000 per transaction</b>	<b>Above ₹ 1000 to ₹ 1 lac</b>	<b>Above ₹ 1 lac to ₹ 5 lac</b>	<b>Beyond ₹ 5 lac</b>
	<b>NIL</b>	<b>₹ 5</b>	<b>₹ 15</b>	<b>Not available</b>
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)	Outstation/ Local (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	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/-			
<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/-			

Statement of Accounts										
- 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								
Certificate (To be collected by Branch Manually)										
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								
Standing Instructions										
Standing Instructions		Rs. 50/- (per instances)								
Standing Instruction rejection/failure		Rs.225 per instance								
Account Closure Charges (To be collected by Branch Manually)										
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								
<b>Cheque Issued Returned</b>		<b>Cheque Deposited and Returned</b>								
Financial Reason										
Slab (Rs.)	Up to Rs 10,000	Rs 10,001 to 25 lakh	Beyond Rs 25 lakh	Financial Reason(Local/Outstation)  <table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Slab (Rs.)</th> <th style="text-align: left;">Charge</th> </tr> </thead> <tbody> <tr> <td>Up to 1 lakh</td> <td>Rs.150</td> </tr> <tr> <td>Beyond 1 lakh</td> <td>Rs.250</td> </tr> </tbody> </table>	Slab (Rs.)	Charge	Up to 1 lakh	Rs.150	Beyond 1 lakh	Rs.250
Slab (Rs.)	Charge									
Up to 1 lakh	Rs.150									
Beyond 1 lakh	Rs.250									
Up to 2 <sup>nd</sup> instance/quarter	Rs.250	Rs.500	Rs.1,000							
Beyond 2 <sup>nd</sup> 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/- (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)								
<b>Transaction at IDBI Bank ATM</b>		<b>First 5 Transactions Free in all cities thereafter Rs. 21/- Non-Financial - Free</b>								
<b>Transaction at other Bank ATM</b>		<b>Domestic:</b> Non- Financial - Rs 8 per Transaction. <b>Financial - Rs 21 per Transaction</b>		<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.ef. 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	Rs 50,000	Rs 75,000	Rs 1,00,000
Contact Less card Transactions limit	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/-

**Important Instructions**

- GST applicable on above charges will be additional.
- 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.
- Subsequent months the free limit will be based on last month balance in RCLMB/RCNRO/RCNRE scheme code and present month balance in RCPMB scheme code.
- Cash deposit at any branch subject to non-home branch acceptance.
- 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.
- 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.
- 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.
- 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.
- 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.
- Home Loan / Loan against Property interest saver scheme can be availed.
- 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.
- 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)

**Signature 1****Signature 2****Signature 3****For Office Use**

Scheme code	Please Tick (✓)	Description	Min. Account Opening Amount	Last/ Current Month MAB
RCLMB		Normal Current Account (Default)	Rs 10,000	Facilities based on Last Month Average Balance.
RCRER		Current Account Of Builder Under RERA		
RCNRO		NRO Current Account		
RCNRE		NRE Current Account		
Label code: HLIS		Home Loan Interest Saver Scheme	NIL	
Label code: MLIS		LAP Interest Saver Scheme		
RCPMB		Normal Current Account (Present Month Bal)	Rs.10,000	Facilities based on Present Month Average Balance.

