

**Flexi Current Accounts: For Scheduled Bank/ Non- Scheduled Bank (Co-operative Banks)/Domestic Bank/ Foreign Bank**



**Schedule of Facilities [Retail Current Account].**

(Effective from **October 01, 2024**; Charges are exclusive of GST)

Account Opening Amount:		Rs 10000 /-					
MAB (Monthly Average Balance) Requirement:							
Charges for Non - Maintenance of MAB		Rs.500/- per month in case MAB maintained over Rs.5000/-					
		Rs.750/- per month in case MAB is below Rs.5000/-					
<b>Facilities based on Monthly Average Balance (MAB).</b>							
Previous Month Average Balance (MAB) Rs		Cash Deposit			Free Transactions Per Month		
From	Up to	For Co-operative Banks (Urban/District/State/Regional Rural Banks): <b>RSCOB, RNCOB</b>	For Banks (Domestic/Pvt/Foreign): <b>RCDOB, RDLMB</b>	Cheque Book Leaves	DD/P	NEFT	RTGS
					Transactions		
OD/Zero	9999	<b>10 times of MAB</b> (Inclusive of both Home and Non Home Branch)	<b>5 times of MAB</b> (Inclusive of both Home and Non Home Branch)	0	0	0	0
10000	25000			50	0	Via Branch- 5 Via Net Banking-5	Via Branch-5 Via Net Banking-5
25001	50000			50	0	Via Branch-7 Via Net Banking-8	Via Branch-7 Via Net Banking-8
50001	100000			50	0	Via Branch-10 Via Net Banking- 10	Via Branch-10 Via Net Banking- 10
100001	200000			100	0	Free	Free
200001	300000			100	0	Free	Free
300001	400000			150	0	Free	Free
400001	500000			200	0	Free	Free
500001	1000000			200	0	Free	Free
1000001	2000000			400	0	Free	Free
2000001 and above				Free	0	0	Free

**Charges Beyond Free Limit**

Cash Deposit(Per Transaction)	Upto Rs 3 lacs- Rs. 4/1000; Above >Rs.3 lacs - Rs. 5/1000			Omni Pay/ DD/ PO	Upto Rs 5000/- Rs 50/- Above Rs 5000/- to Rs25000/- Rs 75/- Rs25001 to Rs 1 lac – Rs 4/- per thousand or part thereof Minimum Rs 100/- maximum Rs 400/- Above Rs1 lac – Rs 5/- per thousand or part thereof. Minimum Rs 500/- Maximum Rs 12000/-			
Cheque (Leaves)								
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. 3.00			Rs.15/-		Rs.30/-
	Abv Rs.10000 to Rs.1 lac	Rs.5.00	Rs.6.00			Rs.15/-		Rs.30/-
	Abv Rs.1 lac to Rs 2 lac	Rs.15.00	Rs.12.00			Rs.15/-		Rs.30/-
	Abv Rs.2 lac	Rs. 25		Net Banking	Rs.15/-		Rs.30/-	

Miscellaneous Charges					
IMPS through Net Banking ,Mobile and Branch Channel	Upto ₹ 1000 per transaction	Above ₹ 1000 to ₹ 25000	Above ₹ 25000 to ₹ 1 lac	Above ₹ 1 lac upto ₹ 5 lac	Beyond ₹ 5 lac
	₹1	₹ 5	₹ 10	₹ 15	NA
Cash Withdrawal – Self and Third Party (The service is not available for encashing FD/DD/PO. (NRE/NRO customers will get facilities as per RBI rules).	Cash Withdrawal- Allowed to Self Only				
Fund Transfer – Cheque/ account to account transfer at Non-Home Branch	Free				
Cash Withdrawal at IDBI ATMs by IDBI card holders	<b>First 5 Transactions free in all cities Thereafter Rs.21 Non-Financial – Free</b>				
BNA Convenience Fee	Rs.50 per transaction on non-working day				
Issue of Duplicate Confirmation of Deposit(COD)	Rs 150 per instance				
Cheque collection (Branch/Non Branch Locations) (Local-Free)	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/-			
Foreign Currency Inward / Outward Remittances / Certificate	As per Trade Finance Guidelines				
DD/PO/Omni pay Cancellation	Rs 100 per instrument.				
Cheque Stop Payment Charges (Beyond Free Limits) (Branch/Net/Mobile Banking)	Per Cheque Leaf –Rs.100,Maximum for range of cheques –Rs.500				
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/-	
Change of authorized signatory in accounts	Rs. 300/- Per Occasion (exempted for change due to death of the existing signatory)				
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	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 Non-Debit Card holders : Free for first time , Subsequent password : Rs 50/-				
Statement of Accounts					

- Physical from branch/ Post/Courier/ email	Rs. 100/- per statement plus actual courier (if applicable) charges.								
-email	Rs 5 per instance								
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( <i>Not applicable to Senior Citizens, BSBD Accounts, TASC Accounts, LIC Accounts, Payroll Accounts under MoU, Accounts required to be closed as per regulatory / statutory or law enforcing norms/ directions, Bank induced closures and Deceased Settlement cases</i> )	Upto 14 days	Nil							
	Beyond 14 Days to 6 Months	Rs 1000/-							
	Accounts closed after 6 months	Rs.500/-							
ECS Returned	Upto ₹25 lacs: ₹500 per instance : Above ₹25lacs: ₹750 per instance								
<b>Cheque Issued Returned</b>		<b>Cheque Deposited and Returned</b>							
Financial Reason									
Financial Reason(Local/Outstation)									
<b>Slab (Rs.)</b>	Up to Rs 10,000	Rs 10,001 to 25 lakh	Beyond Rs 25 lakh						
<b>Up to 2<sup>nd</sup> instance/quarter</b>	<b>Rs.500</b>	Rs.500	Rs.1,000						
<b>Beyond 2<sup>nd</sup> instance/quarter</b>	Rs.500	Rs.750	Rs.1,500						
<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Slab (Rs).</th> <th>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								
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								
Issuance of Debit Card	Debit Card facility not allowed								

**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. Cash deposit at any branch subject to non-homebranch acceptance.
4. 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.
5. 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.
6. 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 custom

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**

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**Signature 2**

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**Signature 3**

**For Office Use**

Scheme code	Please Tick (√)	Description	Last/ Current Month MAB
RSCOB		Scheduled Bank	Cash Deposit Facilities based on Present Month Average Balance.
RNCOB		Non-Scheduled Bank	
RCDOB		Domestic Bank	
RCFOB		Foreign Bank	
RDLMB		Domestic Bank	Cash Deposit Facilities based on Previous Month Average Balance.

