

Schedule of Facilities for Institutional Current Account



(Effective from October 05, 2024 charges are exclusive of GST)

| SCHEME CODE (For Bank use) | RCBLK/ RCCCS/ RCNGO (Societies, Trust, Associations, Clubs) | RCEDN (Education Institutes/ Education Trust) | RCGOV/ RCPSU |
|--|---|---|--|
| Criteria | Accounts of entities which are not eligible to open saving bank account as per RBI guidelines such entities to open current account under this scheme code. | | RCGOV: Account in the name of Government departments / bodies depending upon budgetary allocations for performance of their functions RCPSU: Accounts of PSU/Companies promoted by Central govt. or State Govt. |
| Account Balance Requirement | NIL | NIL | NIL |
| Account Maintenance Charges | NIL | NIL | NIL |
| ATM cum Debit Card (Classic/Gold/Platinum with International/Domestic Validity) | | | |
| Annual Fee | FREE | FREE | FREE |
| Add on Card | FREE | FREE | FREE |
| Replacement of Lost Stolen card | FREE | FREE | FREE |
| New PIN Generation | Rs. 50 for PIN Lost/Forgotten Cases Only | | |
| ATM Cash withdrawal Limit (per day) | Classic Debit-cum-ATM Card - Rs 50,000, Gold Debit Card - Rs 75,000, Platinum Debit Card - Rs 1,00,000 | | |
| POS (Point of Sale)/ ECOM Transaction Limit (per day) Limit (per day) | Classic Debit-cum-ATM Card - Rs 50,000, Gold Debit Card - Rs 75,000, Platinum Debit Card - Rs 1,00,000 | | |
| Contact Less Card Limit (per day) | All variant shall have maximum limit of Rs 10,000/- per day with existing cap of maximum Rs 5,000/- per transaction. | | |
| Transaction at other Bank ATM | Domestic: Non- Financial and Financial - FREE | | |
| | 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 | | |
| <u>Domestic Validity:</u> - 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 and E-com transactions. For all domestic POS transactions, PIN will be prompted to complete the transaction. | | | |
| <u>International Validity:-</u> If a Customer opts for International Validity Debit Card, EMV Chip Debit Card will be issued which can be used in India and abroad for ATM, POS and E-com transactions. | | | |

| For all domestic POS transactions, PIN will be prompted to complete the transaction. | | |
|---|---|--|
| Account related charges | | |
| Cash Deposit | 10 times of Current Month MAB maintained. Cash Deposits beyond free limit for Saving Bank - Rs. 3/1000 and for Current account Up to Rs. 3 lacs- Rs. 4/1000 and > 3 lacs- Rs.5/1000 (Min 53/- for Home and Non Home Branch) | Free |
| Personalised Multi City Cheque book | 3 chq. Books (50 leaves in each book) Monthly FREE. Beyond FREE limit Rs 5 per leaf | FREE CO approval required, if More than 10 cheque books are printed in a quarter. |
| Bulk/Continuous Stationery Requirement(Customer need to pay the cost of printing chq book) | Subject to Approval. (Regional Head Approval) | |
| Account statements | | |
| Monthly, Duplicate, Hold Mail Facility, Overseas Mailing | FREE | |
| Daily Statement (at customer request) | | |
| Physical from branch/Post/Courier | Rs.100/- per statement plus actual postage | |
| By email | Rs.5/- | |
| Duplicate Statement over Telephone | | |
| Email | Rs. 25/- per occasion | |
| Post/Courier | Up to 1 year - Rs. 100/- and Above 1 year - Rs. 300/- | |
| Standing instructions (Set - up and execution) | FREE | FREE |
| Standing Instruction rejection /failure | Rs. 225 per instance | |
| Old Record (Subject to availability) | Above 1year and less than 2 years - Rs.150/- per Item 2 years and thereafter - Rs.100/- per Item, subject to Max of Rs.750/- | |
| Addition / deletion of names in Accounts/ Nominations / Change in operational instructions | 1st occasion (after account opening) - FREE Beyond 1st occasion - 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) | FREE |
| 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 | Rs.100/- per instance | FREE |

| Only) | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|----------------------|---------------------|----------------|----------------------|--------------|--------------|--|------------------------|-------|------|---------------------------|-------|------|-----------------------------|---|------|------------------------------|----|------|-----------------|----|------|------|
| Sweep Out Trigger facility charges | Rs. 5/- per debit in addition to the SI charges, if any | | FREE | | | | | | | | | | | | | | | | | | | | | |
| Certificate | | | | | | | | | | | | | | | | | | | | | | | | |
| Balance/Interest/Signature verification/ Bankers report | FREE | | | | | | | | | | | | | | | | | | | | | | | |
| Account closure charges | FREE | FREE | FREE | | | | | | | | | | | | | | | | | | | | | |
| Remittances | | | | | | | | | | | | | | | | | | | | | | | | |
| Demand Drafts (On branch/Non branch locations), Pay orders, Payable at Par utilization | FREE | | | | | | | | | | | | | | | | | | | | | | | |
| Demand draft / pay order cancellation or revalidation | | | | | | | | | | | | | | | | | | | | | | | | |
| Foreign currency cheque collection/ demand draft (issuance and cancellation) International money order/ certificate | As per Trade Finance Guidelines. | | | | | | | | | | | | | | | | | | | | | | | |
| NEFT | <table border="1"> <thead> <tr> <th>Mode of Transaction</th> <th>Branch Channel</th> <th>Net / Mobile Banking</th> </tr> </thead> <tbody> <tr> <td>Amount (Rs.)</td> <td colspan="2">Charge (Rs.)</td> </tr> <tr> <td>Up to Rs 5,000/-</td> <td>FREE</td> <td>FREE</td> </tr> <tr> <td>Above Rs 5000 to Rs 10000</td> <td>2</td> <td>FREE</td> </tr> <tr> <td>Above Rs 10000 to Rs 1 Lakh</td> <td>5</td> <td>FREE</td> </tr> <tr> <td>Above Rs 1 Lakh to Rs 2 Lakh</td> <td>15</td> <td>FREE</td> </tr> <tr> <td>Above Rs 2 Lakh</td> <td>25</td> <td>FREE</td> </tr> </tbody> </table> | | Mode of Transaction | Branch Channel | Net / Mobile Banking | Amount (Rs.) | Charge (Rs.) | | Up to Rs 5,000/- | FREE | FREE | Above Rs 5000 to Rs 10000 | 2 | FREE | Above Rs 10000 to Rs 1 Lakh | 5 | FREE | Above Rs 1 Lakh to Rs 2 Lakh | 15 | FREE | Above Rs 2 Lakh | 25 | FREE | Free |
| Mode of Transaction | Branch Channel | Net / Mobile Banking | | | | | | | | | | | | | | | | | | | | | | |
| Amount (Rs.) | Charge (Rs.) | | | | | | | | | | | | | | | | | | | | | | | |
| Up to Rs 5,000/- | FREE | FREE | | | | | | | | | | | | | | | | | | | | | | |
| Above Rs 5000 to Rs 10000 | 2 | FREE | | | | | | | | | | | | | | | | | | | | | | |
| Above Rs 10000 to Rs 1 Lakh | 5 | FREE | | | | | | | | | | | | | | | | | | | | | | |
| Above Rs 1 Lakh to Rs 2 Lakh | 15 | FREE | | | | | | | | | | | | | | | | | | | | | | |
| Above Rs 2 Lakh | 25 | FREE | | | | | | | | | | | | | | | | | | | | | | |
| | NEFT transactions are FREE for Accounts maintaining PMAB more than Rs 1 lakh | | | | | | | | | | | | | | | | | | | | | | | |
| RTGS | <table border="1"> <thead> <tr> <th>Mode of Transaction</th> <th>Branch Channel</th> <th>Net / Mobile Banking</th> </tr> </thead> <tbody> <tr> <td>Amount (Rs.)</td> <td colspan="2">Charge (Rs.)</td> </tr> <tr> <td>Rs 2 Lakh to Rs 5 Lakh</td> <td>24.50</td> <td>FREE</td> </tr> <tr> <td>Above Rs 5 Lakh</td> <td>49.50</td> <td>FREE</td> </tr> </tbody> </table> | | Mode of Transaction | Branch Channel | Net / Mobile Banking | Amount (Rs.) | Charge (Rs.) | | Rs 2 Lakh to Rs 5 Lakh | 24.50 | FREE | Above Rs 5 Lakh | 49.50 | FREE | Free | | | | | | | | | |
| Mode of Transaction | Branch Channel | Net / Mobile Banking | | | | | | | | | | | | | | | | | | | | | | |
| Amount (Rs.) | Charge (Rs.) | | | | | | | | | | | | | | | | | | | | | | | |
| Rs 2 Lakh to Rs 5 Lakh | 24.50 | FREE | | | | | | | | | | | | | | | | | | | | | | |
| Above Rs 5 Lakh | 49.50 | FREE | | | | | | | | | | | | | | | | | | | | | | |
| | RTGS transactions are FREE for Accounts maintaining previous month average balance more than Rs 1 lakh | | | | | | | | | | | | | | | | | | | | | | | |

| Any Branch Banking | | | | |
|--|--|-------------------------------|-------------------------------|------------------------------|
| Any branch cheques deposits and account to account transfer (electronic fund transfer) | FREE | | | |
| Cheque stop payment instructions | Per Cheque Leaf Rs 100, Maximum for range of cheques - Rs 500 (Branch/Net/Mobile Banking) | | | |
| Copies of paid cheques | FREE | | | |
| Net Banking | FREE | | | |
| Cheque Returned | | | | |
| Technical reasons | No Charge | | | |
| Financial reasons | | | | |
| (Issued/Inward) | | | | |
| Slab (Rs.) | Up to Rs. 10,000 | Rs. 10,001 to 25 lakh | Beyond Rs. 25 lakh | FREE |
| Up to 2nd instance/ quarter | Rs. 250 | Rs. 500 | Rs. 1,000 | |
| Beyond to 2nd instance/quarter | Rs. 500 | Rs. 750 | Rs. 1,500 | |
| (Deposited/Outward) | | | | |
| Up to 1 lakh | Rs. 150 | | | FREE |
| Beyond 1 lakh | Rs. 250 | | | |
| <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> | | | | |
| Unarranged overdraft / Cheque Purchase (A + B) | | | | |
| Per occasion (A) | Rs. 115 | Rs. 115 | Rs. 115 | Rs. 115 |
| Interest (B) | 18.75% | 18.75% | 18.75% | 18.75% |
| Issue of duplicate confirmation of Deposits (COD) | Rs. 150 per instance | Rs. 150 per instance | Rs. 150 per instance | Rs 150 per instance |
| ATM transactions failure at IDBI ATM | Rs. 20 per failed transaction | Rs. 20 per failed transaction | Rs. 20 per failed transaction | Rs 20 per failed transaction |
| <p>Any Branch Banking service allows you to operate your account from any IDBI Bank branch across India.</p> <p>Any Branch Banking service is not available for encashing fixed deposits, third party bearer cheques. These can be done only at home branch.</p> <p>Cash deposit and withdrawal at non-home branches is restricted to one transaction per day per account.</p> <p>Third party cash deposit is allowed to the maximum of Rs. 1 lac per day per account.</p> | | | | |
| <u>Important Instruction :-</u> | | | | |
| 1. GST applicable on above charges will be additional. | | | | |

2. Opening of the Current/Savings Account tantamount to deemed acceptance of the aforesaid rule and 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.

3. Inoperative Account:-

A savings/current account shall be treated as inoperative if there are no customer induced transactions in the accounts for a period of over two years.

The following transactions are treated as customer induced transaction as per the bank's policy:

- **A financial transaction initiated by or at the behest of the account holder by bank/third party.**
- **A non-financial transaction , or;**
- **KYC updation done in face to face physical mode or through digital channel such as internet banking or mobile application of the bank”.**

The customer should thus transact in the account periodically, so that it does not become inoperative.

4. 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.

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
