Start-UP CURRENT ACCOUNT - SCHEDULE OF FACILITIES

Scheme Code-RCEAZ, RCGEN

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

(MAB (Monthly Average Balance) Requirement	Metro/Urban	Semi-urban	Rural/Rural
	1000	500	NIL
Current Account Keeping Charges (per annum)	**550**	**250**	**50**
Charges For Non-Maintenance	NIL		
Account Opening Amount (Rs.)	NIL		

Transaction Limit and Charge

Credit Transaction	Free and No charges
Debit Transaction (Customer induced)	Additional charge of Rs 25 per transaction over and above the particular transaction charge will be levied beyond 5 customer induced debit transaction per month.

Transaction Charges

Cash Deposit	Rs 5/1000/- Min Rs 100	**Omni Pay**	Rs 3/1000/- Min Rs 75/-
Cheque (Leaves)	Rs 5/ Leaf		

NEFT (Charges per Transaction)	Slab	Branch	Net/ Mobile Banking
	Upto to Rs.5000/-	Free	Rs. 1.00
	Abv Rs. 5000-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
	Abv Rs. 2 lac	Rs.25.00	Rs.12.00

RTGS (Charges per Transaction)	Channel	Rs.2 lac to Rs.5 lac	Above Rs.5 lac
	Branch	Rs.24.50/-	Rs.49.50/-
	Net Banking	Rs.15/-	Rs.30/-

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 within the overall limit of 5 customer debit transaction per month
BNA Convenience Fee	Rs. 50 per transaction on non working day
Issuance of Duplicate Confirmation of Deposit	Rs. 150 per instance
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 & 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	1st occasion (after account opening)	Free
	Beyond 1st 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	

START UP Current Account

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 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) Photo/Sign. Verification Certificate (per instances) Banker's report Certificate (per instances)	Rs. 100/-
Interest Certificate (per instances)	Once in a year (For IT Return purpose etc.) – Free Additional/Duplicate copies (per copy) – Rs.100/-
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.)*	Within 14 days – Nil **Accounts closed beyond 14 days but within 6 months – ₹ 1000/-** **Accounts closed after 6 months – ₹ 500/-**
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.)*	Within 14 days – Nil **Accounts closed beyond 14 days but within 6 months – ₹1000/-** **Accounts closed after 6 months – ₹ 500/-**
ECS Returned	Rs 500 per instance
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 2nd instance/quarter	Rs.250	Rs.500	Rs.1,000
Beyond 2nd instance/quarter	Rs.500	Rs.750	Rs.1,500

Slab (Rs.)	Charge
Up to 1 lakh	Rs.150
Beyond 1 lakh	Rs.250

Technical Reason	Free

START UP Current Account

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	
	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 ₹ 21/- Non Financail Free**		
Transaction at other Bank ATM Charges per Transaction (3 Transactions free at 6 Metro Locations viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru & Hyderabad and 5 transactions free at all other locations)	**Domestic (Charges per Tran)** Non Financial Rs. 8/- **Financial Rs. 21/-**	**International (Charges per Tran)**	
		Non- Financial	Rs.30/-
		Financial	Rs.140/
	Domestic Cash withdrawal transactions declined due to insufficient funds (w.e.f. December 01, 2019)		Rs.20/-
	International Cash withdrawal transactions declined due to insufficient funds		Rs.20/-
Visa Credit Card Remittances through Net Banking	Rs 5/- per transaction inclusive of Service Tax [Excluding IDBI Bank Credit Card Payment]		
Cash Withdrawal at IDBI ATMs by IDBI card holders	**First 5 Transactions per month free in all cities, thereafter Rs. 20**		

Debit-cum-ATM Card	Validity	Classic Debit-cum-ATM Card
Personalised Debit Card Issuance Fee	Domestic/ International	Rs.150/-
Annual Fee	Domestic	First Year Free, Second year onwards
	International	First Year Free, Second year onwards
Add on Card	Domestic	First Year Free, Second year onwards
	International	First Year Free, Second year onwards
Replacement of Lost Stolen card	Domestic	First Year Free, Second year onwards
	International	First Year Free, Second year onwards
New PIN Generation	Rs 50 for PIN Lost/Forgotten Cases Only	
ATM Cash Withdrawal Limit (per day)	Rs 50,000	
POS Limit (Point of Sale)/ (per day)	Rs 50,000	
E commerce online Transactions (per day) Effective from 10th Feb, 2021	Rs 50,000	
Contact Less card Transactions limit	Rs. 10,000/- (Per Day) Effective 10th Feb,2021	

Important Instructions

1)	GST applicable on above charges will be additional.
2)	Cash deposit at any branch subject to non-home branch acceptance
3)	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
4)	**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.
5)	Satisfactory conduct of the account entails maintaining sufficient balance to honor cheques issued to third parties. If there are high
6)	Home Loan / Loan against Property interest saver scheme can be availed under BASIC Current Account.

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)

	Authorized Signatory 1	Authorized Signatory 2	Authorized Signatory 2
	COMPANY / FIRM SEAL AND STAMP		

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