

Start-UP CURRENT ACCOUNT - SCHEDULE OF FACILITIES

Scheme Code-RCEAZ, RCGEN

(Effective from Jul 01, 2019; Charges are exclusive of GST)

(MAB (Monthly Average Balance) Requirement)		Metro/Urban	Semi-urban	Rural/Rural FI			
		1000	500	NIL			
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	RTGS (Charges per Transaction)	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			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 within the overall limit of 5 customer debit transaction per month			
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	1,001 to Rs. 1,00,000	Beyond Rs. 1,00,000		
		Charge	0	Rs 5	Rs 15		
Cheque collection (Branch/Non Branch Locations) <i>Local-Free</i>		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		Rs 100 per leaf and Rs 200 for a Range Free through Net-Banking					
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 st occasion (after account opening)			Free		
		Beyond 1 st 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					

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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/-		
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 (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	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		
Financial Reason			
Slab (Rs.)	Up to	Rs 10,001 to 25 lakh	Beyond Rs 25 lakh
Up to 2 nd instance/quarter	Rs.250	Rs.500	Rs.1,000
Beyond 2 nd instance/quarter	Rs.500	Rs.750	Rs.1,500
Financial Reason(Local/Outstation)		Slab (Rs.)	Charge
		Up to 1 lakh	Rs.150
		Beyond 1 lakh	Rs.250
Technical Reason			
Free			

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<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	
Transaction at other Bank ATM Charges per Transaction	Domestic (Charges per Tran)		International (Charges per Tran)
	Non- Financial	Rs 8/-	Non- Financial
	Financial	Rs.20/-	Financial
	International Cash withdrawal transactions declined due to insufficient funds		
Visa Credit Card Remittances through Net Banking	Rs 5/- per transaction inclusive of Service Tax [Excluding IDBI Bank Credit Card Payment]		
Debit-cum-ATM Card	Validity	Classic Debit-cum-ATM Card	
Annual Fee	Domestic	First Year Free, Second year onwards Rs.220/-.	
	International	First Year Free, Second year onwards Rs.220/-.	
Add on Card	Domestic	First Year Free, Second year onwards Rs.110/-.	
	International	First Year Free, Second year onwards Rs.220/-.	
Replacement of Lost Stolen card	Domestic	First Year Free, Second year onwards Rs.110/-.	
	International	First Year Free, Second year onwards Rs.220/-.	
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		
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 and services. Service charges are subject to change from time to time.		
4)	In-Operative Account:- <ul style="list-style-type: none"> 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 incidences to the contrary, the Bank reserves the right to close the account under intimation to the customer.		
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)			
	<u>Authorized Signatory 1</u>	<u>Authorized Signatory 2</u>	<u>Authorized Signatory 2</u>
	<u>COMPANY / FIRM SEAL AND STAMP</u>		