

**Trust, Association, Society and Clubs (TASC),  
Government Bodies, Educational Institutes :(Savings and Current Account)**



(Effective from January 01, 2020 charges are exclusive of GST)

| SCHEME CODE (For Bank use)  | RSNGO /RCNGO / RCFCR / RSFCR  | RSBLK/RCBLK                      | RSEDN/RCEDN           | RSGOV/RCGOV  |
|---|---|----------------------------------|-----------------------|--|
| Segment   | Trust/NGO/Edu. Institute without fee collection acct/PF Trust /FCRA   | Association, Societies and Clubs | Educational Institute | Govt owned corporations/Bodies /FI/Boards/ State & Central dept                |
| Account Balance Requirement   | NIL   | NIL                              | NIL                   | NIL  |
| Account Maintenance Charges   | NIL   | NIL                              | NIL                   | NIL  |
| <b>Debit-cum-ATM Card (Classic/Gold/Platinum with International/Domestic Validity)</b>  |   |                                  |                       |  |
| Annual Fee  | FREE  | FREE                             | FREE                  | FREE   |
| Add on Card   | FREE  | FREE                             | FREE                  | FREE   |
| Replacement of Lost Stolen card   | FREE  | 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<br>Gold Debit Card - Rs 75,000<br>Platinum Debit Card - Rs 1,00,000              |                                  |                       |  |
| POS (Point of Sale) Limit (per day)   | Classic Debit-cum-ATM Card - Rs 50,000<br>Gold Debit Card - Rs 75,000<br>Platinum Debit Card - Rs 1,00,000              |                                  |                       |  |
| Transaction at other Bank ATM   | Domestic: Non- Financial & 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                    |                                  |                       |  |
| <b>Domestic Validity:</b> - 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.       |   |                                  |                       |  |
| <b>International Validity:</b> - 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. |   |                                  |                       |  |
| <b>Account related charges</b>  |   |                                  |                       |  |
| Cash Deposit  | 10 times of Current Month MAB maintained. Above FREE limit Rs.2.50/1000. Min Rs.53 (Home and Non Home Inclusive)        |                                  |                       | FREE   |
| Personalised Multi City Cheque book   | 3 chq. Books (50 leaves in each book) Monthly FREE. Beyond FREE limit Rs 3 per leaf                                     |                                  |                       | FREE<br>CO approval required, if More than 10 chq. books printed in a quarter. |
| Bulk/Continuous Stationery Requirement(Customer need to pay the cost of printing chq book)  | Subject to Approval. (Regional Head Approval)   |                                  |                       |  |
| <b>Account statements</b>   |   |                                  |                       |  |
| 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  | Upto 1 year - Rs. 100/- & Above 1 year - Rs. 300/-  |                                  |                       |  |
| Standing instructions (Set - up and execution)  | FREE  | FREE                             | FREE                  | FREE   |
| Standing Instruction rejection/failure  | Rs.225 per instance   |                                  |                       |  |
| Old Record (Subject to availability)  | Above 1yr & less than 2 yrs – Rs.150/- per Item<br>2 yrs 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<br>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<br>(exempted for change due to death of the existing signatory)                                  |                                  |                       |  |
| Charges For Recording Reconstitution of Account   | Rs.200/-<br>(No charges in case of Death of account holder)   |                                  |                       |  |
| Facility of Sweep/Linking of accounts (Sweep Out Only)  | Rs.100/- per instance   |                                  |                       | FREE   |
| Sweep Out Trigger facility charges  | Rs.5/- per debit in addition to the SI charges, if any  |                                  |                       | FREE   |
| <b>Certificate</b>  |   |                                  |                       |  |
| Balance/Interest/Signature verification/ Bankers report   | FREE  |                                  |                       |  |
| Account closure charges   | FREE  | FREE                             | FREE                  | FREE   |

| Remittances  |  |                      |                      |             |
|--|--|----------------------|----------------------|-------------|
| Demand Drafts (On branch/Non branch locations), Pay orders, Payable at Par utilisation   | FREE   |                      |                      |             |
| Local Demand draft / pay order cancellation or revalidation  | FREE   |                      |                      |             |
| Foreign currency cheque collection/ demand draft (issuance and cancellation)   | As per Trade Finance Guidelines.   |                      |                      |             |
| International money order/ certificate   | As per Trade Finance Guidelines.   |                      |                      |             |
| NEFT   | Mode of Transaction  | Branch Channel       | Net / Mobile Banking | FREE        |
|  | Amount (Rs.)   | Charge (Rs.)         |                      |             |
|  | Up to Rs 10,000/-  | 1                    | FREE                 |             |
|  | Above Rs 10000 to Rs 1 Lakh  | 3                    | FREE                 |             |
|  | Above Rs 1 Lakh to Rs 2 Lakh   | 9                    | FREE                 |             |
|  | Above Rs 2 Lakh  | 15                   | FREE                 |             |
| NEFT transactions are FREE for Accounts maintaining MAB more than Rs 1 lakh  |  |                      |                      |             |
| RTGS   | Mode of Transaction  | Branch Channel       | Net / Mobile Banking | FREE        |
|  | Amount (Rs.)   | Charge (Rs.)         |                      |             |
|  | Rs 2 Lakh to Rs 5 Lakh   | 20                   | FREE                 |             |
|  | Above Rs 5 Lakh  | 40                   | FREE                 |             |
|  |  |                      |                      |             |
| RTGS transactions are FREE for Accounts maintaining MAB more than RS 1 lakh  |  |                      |                      |             |
| Any Branch Banking   |  |                      |                      |             |
| Any branch cheques deposits and account to account transfer (electronic fund transfer)   | FREE   |                      |                      |             |
| Cheque transaction charges   |  |                      |                      |             |
| Cheque collections<br>On branch locations/ Non branch location   | Outstation/Local   |                      |                      |             |
|  | Up to Rs. 5,000/-:Rs.25/- per instruments                                  |                      |                      |             |
|  | Upto Rs. 10,000/-:Rs.50/- per instruments                                  |                      |                      |             |
|  | Rs. 10,001/- to Rs. 1,00,000/-:Rs.100/- per instruments                    |                      |                      |             |
|  | Rs. 1,00,001/- and above :Rs.250/- per instruments                         |                      |                      |             |
| Other bank commission will be recovered separately   |  |                      |                      |             |
| Speed Clearing   |  |                      |                      |             |
| Speed Clearing outside CTS Grid (Service charges for Speed Clearing within the CTS grid jurisdiction, waived.)   | Upto Rs.1,00,000/- : NIL<br>Above Rs.1,00,000/- : Rs.150/- per transaction |                      |                      |             |
| Cheque stop payment instructions   | Rs 100 per leaf and Rs 200 for a Range<br>FREE through Net-Banking         |                      |                      |             |
| Copies of paid cheques   | FREE   |                      |                      |             |
| Net Banking  | FREE   | FREE                 | FREE                 | FREE        |
| Charges  |  |                      |                      |             |
| DD/PO/OmniPay Cancellation   | Rs 100/ Per instrument   |                      |                      | FREE        |
| Cheque Returned  |  |                      |                      |             |
| Technical reasons  | no charge  | no charge            | no charge            | 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 2 <sup>d</sup> instance/quarter  | Rs.250   | Rs.500               | Rs.1,000             |             |
| Beyond to 2 <sup>d</sup> instance/quarter  | Rs.500   | Rs.750               | Rs.1,500             |             |
| Local/Outstaion (Deposited/Outward)  |  |                      |                      |             |
| Up to 1 lakh   | Rs.150   |                      |                      | FREE        |
| Beyond 1 lakh  | Rs.250   |                      |                      |             |
| 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.   |  |                      |                      |             |
| 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%      |
| Any Branch Banking service allows you to operate your account from any IDBI Bank branch across India.  |  |                      |                      |             |
| Any Branch Banking service is not available for encashing fixed deposits, third party bearer cheques. These can be done only at home branch.   |  |                      |                      |             |
| Cash deposit and withdrawal at non-home branches is restricted to one transaction per day per account.   |  |                      |                      |             |
| Cash Deposit is not allowed in RCFCR and RSFCR scheme code.  |  |                      |                      |             |
| Third party cash deposit is allowed to the maximum of Rs. 1 lac per day per account.   |  |                      |                      |             |
| <b>Important Instruction :-</b>  |  |                      |                      |             |
| 1. GST applicable on above charges will be additional.   |  |                      |                      |             |
| 2. Opening of the Current/Savings 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.  |  |                      |                      |             |
| 3. 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 are not be considered as customer induced transactions.  |  |                      |                      |             |
| - 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 |