



**May 31,2021**

**Notice to Current Account Customers**  
**(Cash Current and Trade Current Accounts)**

**Revision in existing Services**

Dear Customers,

The free transaction limits (for select facilities) to current bank customers as part of applicable product feature are being revised **w.e.f. July 01, 2021** and shall apply uniformly to both new and existing customers.

The details are given in attached Annexure-I.

Services other than those listed in above Annexure remain unaltered.

Sd/-  
Chief General Manager  
Retail Banking Group  
IDBI BANK

## Annexure –I

### **A. Cash Current Account:**

Present		Cash Deposit Limit (Free Transactions per month)	Proposed Changes (Free Transactions per month)
Monthly Average Balance (MAB) Rs			
From	Up To		
25,000	1,00,000	15 times of MAB	12 times of MAB
1,00,001	2,00,000	20 times of MAB	12 times of MAB
2,00,001	20,00,000	25 times of MAB	20 times of MAB
20,00,001	50,00,000	50 times of MAB	25 times of MAB
>50,00,000		Unlimited	30 times of MAB

### **B. IDBI Trade Current Account (Concessional Benefits of TF Facilities)**

Existing	Proposed
<p>Pricing for Trade Finance facilities being agreed in the committed balance in Current Account. This process was not dynamic.</p>	<p>Dynamic pricing: MAB for each client will be calculated at start of every month and TF pricing will be as per the MAB maintained for previous month i.e. a Client opening an account under iTCA Universal (MAB of Rs. 10 Lakh) and not maintaining the same, will automatically be shifted to the facility based on previous month MAB that the client maintained. Further, it may be noted that , whenever MAB as required under iTCA Basic variant (Minimum Rs. 3.00 Lakhs) is not maintained, then TF-SOF Charges shall be automatically applicable without any concessions.</p>