



September 28, 2023

Notice to Current Account Customers

**(Cash Current, eMerchant Current Account, Flexi Current Account and
TradeLink Current Accounts)**

Revision in existing Services

Dear Customers,

The free transaction limits for Cash deposit, RTGS/NEFT/Chequebook and revised Monthly Average balance, introduction of throughput concept in current account has been revised and will be applicable **w.e.f. December 01, 2023** and shall apply uniformly to both new and existing customers.

The details are given in attached **Annexure**.

Services other than those listed in below Annexure remain unaltered.

Chief General Manager
Retail Banking Group
IDBI BANK

Annexure

(i) Cash Current Account:

Feature	Cash Current Account			
	Monthly Average Balance (MAB) in ₹		Free Cash Deposit Limit (per month)	
Free Cash Deposit Limit	From	Up To	Existing	Revised
	20,00,001	50,00,000	15 times of MAB	12 times of MAB
	>50,00,000		20 times of MAB	15 times of MAB

(ii) eMerchant Current Account:

Features	Existing	Revised
Requirement of MAB at Metro & Urban locations	₹10,000/-	₹25,000/-

(iii) IDBI Trade Current Account (iTCA):

Existing			Revised		
Trade Current Account			TradeLink Current account		
Service charges for TF transactions applied based on MAB only			Service charges for TF transactions applied based on MAB as well as throughput on either or basis		
Variant	MAB		MAB		Throughput
TradeLink Gold Account	3,00,000	<5,00,000	3,00,000	<5,00,000	MTP 65,000 USD
TradeLink Universal Account	5,00,000	<1,00,0000	5,00,000	<1,00,0000	MTP 1,10,000 USD

(iv) Flexi Retail Current Account:

Particulars	MAB slab	Monthly free no of transactions	Monthly free no of transactions
		Existing	Revised
NEFT/RTGS	₹10K to ₹25K	Branch Channel 5	Branch Channel 3
Cheque book	₹10K to ₹25K	Cheque leaves-50	Cheque leaves-25