



Elite Plus Business Account

Schedule of Facilities (Effective from Sep 18, 2023; all charges are exclusive of GST)

Product Variant	Facilities based on Monthly Average Balance (MAB)							
	Previous Month Average Balance (MAB) / Account Opening Amount (AoA)			Minimum MAB: ₹2,00,000/- (Free Transactions Per Month)				
	Category	From	Up to	Cash Deposit Limit	DD/ PO issuance	Cheque Book (Leaves)	NEFT and RTGS	Cheq deposited & returned (financial reason)
MAB Slab	Bronze	2,00,000	< 2,99,999	12 times of MAB	Free	100	Branch Channel-Free Digital Channel-Free	Free first 5 instances
	Silver	3,00,000	<4,99,999	15 times of MAB	Free	Free		Free first 7 instances
	Gold	5,00,000	<9,99,999	17 times of MAB	Free	Free		Free first 10 instances
	Platinum	10,00,000 & above		20 times of MAB	Free	Free		Free first 10 instances
	Facilities on non-maintenance of MAB of ₹2,00,000/-			5 times of MAB	0	0	Branch Channel- 0 Digital Channel-Free	0

(Digital Channel includes transactions executed through Mobile/ Net Banking)

Free Services	
1) BNA Convenience Fee	11) Certificates: Balance Confirmation/ Photo/Sign. Verification/ Banker's report/ Interest Certificate
2) Issuance of Duplicate Confirmation of Deposit	12) Change of authorized signatory
3) DD/PO Cancellation	13) Facility of Sweep/Linking of accounts/ Sweep Out Trigger facility charges
4) Cheque Stop Payment instructions (Branch, Net & Mobile Banking)	14) TAX Payment Challan retrieval beyond 2 years for Net Banking Users
5) Addition / deletion of names / Nominations / Change in operational instructions:	15) INET Banking Password (Through Branch Channel)
6) IMPS through Net Banking, Mobile and Branch Channel	16) Fund Transfer – Cheque/ account to account transfer at Non- Home Branch
7) Cash Withdrawal at Home Branch & Non Home Branch	17) Copy of original of cheque/draft (paid by the bank)
8) Old Record (Subject to availability)	18) Free SMS upto 150 per quarter
9) Charges For Recording Reconstitution of Account	19) Statement through email
10) Allowing operations through power of attorney/mandate	20) Physical Statement from branch (1 statement per Month)

Value Added Business Support Services*

Free onboarding with IDBI Bank & auto upgradation of A/c facility	(i) Nil charges for services/ facilities utilized in the account opening month. Thereafter, services are available as per previous month average balance. (ii) Auto-upgrade/downgrade of account to the next slab is applicable without charges and services are available as per previous month average balances.
Add-on Account	Four Add on Super Saving Account with Free MAB. (Zero balance 'Super Savings Account' with the label code "CPSAZB", for self/ family member under RSZFA scheme code is available).
Grouping of Accounts	Facility to club business CA and SBA of self or family members together at a pre-defined group balance is available. This facility is applicable in Primary Current A/c of Sole Proprietorship and Individuals only.
Protection against Insufficient balance	Customer can pool the balances maintained in applicable eligible accounts/ Fixed deposits maintained with the IDBI Bank to protect cheque/ECS/SI/NACH/other payment options against bouncing/ return due to insufficient balance. This facility is applicable in Primary Current A/c of Sole Proprietorship and Individuals only.
Deals and Delight	Loyalty points on Debit Card as well as on Digital transactions/ GST payment.
Fund Management Solution	Eligible for Auto Sweep in/out Fixed Deposit facility where the balance is above defined threshold limit.
Cash Management services	<ul style="list-style-type: none"> • Virtual AC for eCollection • Bulk Payments- NEFT/RTGS/IMPS/UPI (through I Cash Web) • Payment collection through Quick I Pay • BBPS • eNACH/ Fastag
Digital adoption	Facility for • eSwipe / Digital BHIM QR/ • POS / • Payment Gateway / • eStatement etc
Capital Market Services	• Demat A/c, Bonds, Sovereign Gold Bonds, Capital Gain Bonds, NPS, MF, Insurance products etc available
Lending solutions	Concession in processing fee for HL/LAP/ AL/ML/CCOD

*T & C: Customer can avail facility of value added business support services subject to fulfilment of eligibility criteria and submission of required documents.

Penal charges per month for non-maintenance of MAB

MAB charges applicable If MAB is below 2,00,000	Penal charges per month for non-maintenance of MAB Rs.1500/-
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Standard Charges

(Standard charges is applicable in case of Beyond Free Limit and or non maintenance of MAB)

Cash Deposit	Upto Rs. 3 lacs – Rs. 4/1000	> Rs. 3 lacs - Rs. 5/1000	Cheque(Leaves)	Rs 5/ Leaf	
DD/PO	₹ 1.10/ 1000/- Min ₹ 53/- to max no limit				
NEFT (Charges per Transaction)	Slab	Branch Channel	RTGS (Charges per Transaction)	Slab	Branch Channel
	Up to Rs.10000	Rs. 2.00/-		Rs.2 lac to Rs.5 lac	Rs.24.50/-
	Abv Rs.10,001 to Rs.1 lac	Rs.5.00/-		Above Rs.5 lac	Rs.49.50/-
	Abv Rs. 1 lac to Rs. 2 lac	Rs.15.00			
	Abv Rs. 2 lac	Rs. 25			

Services

Applicable Standard charges

1) BNA Convenience Fee	Rs. 50 per transaction on non-working day								
2) Issuance of Duplicate Confirmation of Deposit	Rs. 150 per instance								
3) DD/PO Cancellation	Rs 100 per instrument								
4) Cheque Stop Payment instructions (Branch, Net & Mobile Banking)	Rs 100 per leaf and Rs 500 for a Range								
5) IMPS through Net Banking, Mobile and Branch Channel Channel	<table border="1"> <tr> <td>Upto ₹ 1000 per transaction</td> <td>Above ₹ 1000 to ₹ 25000</td> <td>Above ₹ 25000 to ₹ 1 lac</td> <td>Above ₹ 1 lac upto ₹ 5 lac</td> </tr> <tr> <td>₹1</td> <td>₹ 5</td> <td>₹ 10</td> <td>₹ 15</td> </tr> </table>	Upto ₹ 1000 per transaction	Above ₹ 1000 to ₹ 25000	Above ₹ 25000 to ₹ 1 lac	Above ₹ 1 lac upto ₹ 5 lac	₹1	₹ 5	₹ 10	₹ 15
Upto ₹ 1000 per transaction	Above ₹ 1000 to ₹ 25000	Above ₹ 25000 to ₹ 1 lac	Above ₹ 1 lac upto ₹ 5 lac						
₹1	₹ 5	₹ 10	₹ 15						
6) 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/-								
7) SMS alerts	Rs. 0.25 per SMS								
8) Statement through email/ Physical statement from branch	Rs 5/- per statement								

Miscellaneous Charges

Cheque collection (Branch/Non Branch Locations)	Outstation/ Local (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/-
Foreign Currency Inward / Outward Remittances / Certificate	As per Trade Finance Guidelines		
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	Free		

Statement of Accounts

- Physical Account Statement from branch (1 statement per Month)	Free
-Duplicate Account Statement at the Branch (per instance)	Upto 1 year - Rs. 100/- & Above 1 year - Rs. 300/-
-Duplicate Account Statements over Telephone (including cost of 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)

Standing Instructions

Standing Instructions	Free
Standing Instruction rejection/failure	Rs.225 per instance

Account Closure Charges (To be collected by Branch Manually)

Non Individual/ 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.)	Account closed within 14 days from the opening of the account	NIL
	Accounts closed beyond 14 days but within 6 months	₹1000
	Accounts closed after 6 months	₹ 500

ECS Returned

Upto ₹25 lacs: ₹500 per instance, Above ₹25lacs: ₹750 per instance

IDBI Bank Elite Plus Business Account

Cheque Issued Returned				Cheque Deposited and Returned (Financial Reason (Local/ Outstation) (beyond free limit and or non-maintenance of MAB))	
Slab (Rs.)	Up to Rs 10,000	Rs 10,001 to 25 lakh	Beyond Rs 25 lakh	Slab (Rs)	Charge
Up to 2nd instance/quarter	Rs.500	Rs.500	Rs.1,000	Upto 1 lac	Rs.150
Beyond 2nd	Rs.500	Rs.750	Rs.1,500	Beyond 1 lac	Rs250
Technical Reason: Free				Technical Reason: Free	
Arranged / Unarranged Overdraft (Subject to Approval)				Per Occasion (A)- Rs 115/- (To be collected by Branch Manually) Interest (B) - 18.75%.	
Home Banking Facility				Cash Delivery & Pick Up (CDP) - As per Schedule of Charge (SOC) for CDP	

Debit-cum-ATM Card (Domestic/ International)			
Debit-cum-ATM Card (Domestic/ International)	Gold Debit Card (Visa/ Master) (for AOA & YAB Rs. 2 lac to Rs. 4.99 lac)	Platinum Debit Card (Rupay/ Visa) (for AOA & YAB Rs. >5.00 lac to Rs. 9.99 lac)	Signature Debit Card (Visa) (for AOA & YAB > Rs.10.00 lac)
Personalized Debit Card Issuance Fee	Rs150/-	Rs150/-	Free
Annual Fee/ Add on Card/ Replacement of Lost Stolen card/ New PIN Generation (charges will be levied if Yearly Average Balance-YAB is not maintained)	Free	Free	Free
ATM Cash Withdrawal Limit (per day)	Rs 75,000	Rs 1,00,000	Rs 3,00,000
POS Limit (Point of Sale)/ (per day)	Rs 75,000	Rs 1,00,000 to Rs 2,00,000	Rs 5,00,000
E commerce online Transactions (per day)	Rs 75,000	Rs 1,00,000	Rs 1,00,000
Contact Less card Transactions limit	Rs 5,000	Rs 5,000	Rs 5,000
Add on services on Debit Cards (Eligible for Visa Signature/ Platinum/Gold/ Rupay debit card)			
Air Accident Insurance cover	-	-	Rs 25,00,000
Personal Accident Cover	Rs 5,00,000	Rs 5,00,000	Rs 10,00,000
Loss of checked baggage	Rs 50,000	Rs 50,000	Rs 2,00,000
Purchase Protection (for 90 days only)	Rs 20,000	Rs 20,000	Rs 2,00,000
Lost/stolen / Counterfeit cards:	Rs 2,00,000	Rs 1,00,000 to Rs 50,000	Rs 5,00,000
Fire and Burglary for House Hold Contents	Rs 50,000	Rs 50,000	Rs 2,00,000
Permanent Disability Cover	NA	Rs. 2,00,000 on Rupay Platinum Card only	NA
Airport Lounge Access (per calendar quarter at participating Airport lounges in India)	0	2	4
Loyalty Points for every Rs. 100 spent at merchant establishments (Loyalty point reward structure as well as reward of loyalty points for different merchant categories is subject to revision from time to time)	1 loyalty point	2 loyalty points	3 loyalty points
Loyalty Points are available for first year only subject to fulfillment of Average Yearly Balance (without MAB charge) + addition of biller in Mobile Banking/ Net Banking Plus GST payment.	1200 max	2400 max	4000 max
	1 biller in Mobile Banking/ Net Banking plus 2 GST payment in a year.	1 biller in Mobile Banking/ Net Banking plus 3 GST payment in a year.	1 biller in Mobile Banking/ Net Banking plus 4 GST payment in a year.

ATM Transaction Failure at IDBI Bank ATM	Free			
Transaction at IDBI Bank ATM	Financial/ Non-Financial - Free			
Transaction at other Bank ATM : 3 free transactions in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad and 5 free transactions in other cities.	Charges beyond free limit			
	<table border="1"> <thead> <tr> <th>Domestic:</th> <th>International:</th> </tr> </thead> <tbody> <tr> <td>Non- Financial - Rs 8 per Transaction. Financial - Rs 21 per Transaction</td> <td>Non- Financial - Rs 30 per Transaction. Financial - Rs 140 per transaction</td> </tr> </tbody> </table>	Domestic:	International:	Non- Financial - Rs 8 per Transaction. Financial - Rs 21 per Transaction
Domestic:	International:			
Non- Financial - Rs 8 per Transaction. Financial - Rs 21 per Transaction	Non- Financial - Rs 30 per Transaction. Financial - Rs 140 per transaction			
	Domestic Cash withdrawal transactions declined due to insufficient funds - Rs.20/- per instance. International Cash withdrawal transactions declined due to insufficient funds - Rs.20/- per instance			

(AOA: Account opening amount/ YAB: Yearly Average Balance)

Important Instructions

1. 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.
2. For availing Value Added Business Support Services, separate application cum declaration form wherever applicable need to be submitted by account holder/s.
3. Services/ facilities for Add on saving bank accounts are available as per previous month balance maintained in the account.
4. Cash deposit at any branch subject to non-home branch acceptance.
5. Facility for grouping of business Current Account (i.e. primary Account) and Saving Bank Account (SBA) of self or family members (minimum 2 and maximum 5) together at a pre-defined group balance requirement can be avail by submitting the application cum declaration form duly signed by all the signatories of grouped accounts. HNI category accounts, Minor accounts, Financial Inclusion Accounts / Capital Gains and Current Account other than Sole Proprietorship and Individuals are not eligible for Grouping. Balances available in Flexi Fixed Deposits (FFD) linked SBA & Current Accounts are not eligible for computing the sum of the average monthly balance (MAB) i.e. family MAB of grouped accounts. In the event of non-maintenance of stipulated Family MAB, all the accounts who have not maintained the MAB, will be charged product level MAB charges as applicable and shall be recovered from primary Current account; in case of non availability of sufficient balance in primary a/c, charges shall be recovered from other accounts in the sequence of accounts in the group.
6. For activation of facility of Grouping of Accounts and protection against insufficient funds, same accounts required to be grouped.
7. Maximum tenure for Sweep in/ out fixed deposit is upto 180 days only.
8. In case of closure of current account (i.e Primary account), all the facilities linked to the account viz. free add-on saving bank account, grouping of accounts, protection against insufficient funds etc shall be withdrawn and add-on saving bank account shall be transferred to Normal Saving Bank account without any further intimation with applicable MAB and charges.
9. Satisfactory conduct of the account entails maintaining sufficient balance to honor cheques issued to third parties. If there are high incidences to the contrary as well as non-maintenance of MAB for consecutive 06 months, the Bank reserves the right to close the account under intimation to the customer.
10. 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.
 - o In case there are no customer induced debit, credit and/or third party transactions in the account, it would be classified as inoperative.
 - o 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.
11. Gold Card offered with account opening amount of Rs.2 Lakh up to Rs. 4.99 Lakh. Facilities will be disabled and Annual Fee, Add on Card, Replacement of Lost Stolen fee of Rs. 300/- each would be applicable if Yearly Average Balance (YAB) of Rs.2 lakh is not maintained.
12. Platinum Card offered with account opening amount above Rs.5 Lakh up to Rs.9.99 Lakhs. Facilities will be disabled and Annual Fee, Add on Card, Replacement of Lost Stolen fee of Rs. 400/- each would be applicable if Yearly Average Balance (YAB) of Rs.5 Lakh is not maintained.
13. Signature Card offered with account opening amount above Rs.10 Lakh. Facilities will be disabled and Annual Fee, Add on Card, Replacement of Lost Stolen fee of Rs. 799/- each would be applicable if Yearly Average Balance (YAB) of Rs.10 Lakh is not maintained
14. Domestic Validity Debit Card: - 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.
15. International Validity Debit Card:- 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.
16. *Out of total Insurance being provided on RuPay Platinum Debit Card, Personal Accident Insurance Cover of 2 Lac (For Death and Permanent Disability), provided by NPCI, will be valid only if the card is used for transaction at ATM/POS /E-commerce at least once in 45 days prior to the date of the incidence”.*
17. *For Insurance claims to be accepted and processed; there should be a minimum of 2 purchase transactions using the Debit Card in last 3 months prior to the event date.*
18. *Loyalty point reward structure as well as reward of loyalty points for different merchant categories is subject to revision from time to time. Loyalty points can be easily redeemed through (i) DealsnDelight available in Go Mobile+ (ii) Retail Internet Banking.*

Declaration: I/We have read / understood the terms and condition as applicable to Account opening and other operational aspect. I/We understand that 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 1

Signature 2

Signature 3

Signature(s)/ Thumb impression(s) of the account holder (With Seal and stamp)

For Office Use

Scheme code	Description	Min. Account Opening Amount/ MAB	Last/ Current Month MAB
RCEPA	Retail Current Elite Plus Account	₹2,00,000/-	Facilities based on Last Month Average Balance