

Flexi Current Account

Schedule of Facilities [Retail Current Account]

(Effective from November 01, 2015 charges are exclusive of Service Tax)

| Branch Classifications | MAB (Monthly Average Balance) Requirement/ Account Opening Amount (Rs.) | Penal charges per month for non-maintenance of MAB | |
|------------------------|---|--|--|
| | | Accounts maintaining over 50% of stipulated MAB | Accounts maintaining MAB upto 50% of stipulation |
| Metro/Urban | 10,000 | Rs.500/- | Rs.750/- |
| Semi Urban | 5,000 | Rs.250/- | Rs.375/- |
| Rural | 1,000 | Rs.50/- | Rs.75/- |
| Rural FI | Nil | Nil | Nil |

Facilities based on Monthly Average Balance (MAB).

| Previous Month Average Balance (MAB) Rs | | Free Transactions Per Month | | | | |
|---|---------|---|-------------|--------------|------|------|
| | | Cash Deposit | Cheque Book | DD/PO | NEFT | RTGS |
| From | Up to | | Leaves | Transactions | | |
| OD/Zero | 9999 | 10 times of MAB (Inclusive of both Home and Non Home Branch) | 0 | 0 | 0 | 0 |
| 10000 | 25000 | | 50 | 5 | 10 | 10 |
| 25001 | 50000 | | 50 | 10 | 15 | 15 |
| 50001 | 100000 | | 50 | 10 | 20 | 20 |
| 100001 | 200000 | | 100 | 15 | Free | Free |
| 200001 | 300000 | | 100 | 15 | Free | Free |
| 300001 | 400000 | | 150 | 20 | Free | Free |
| 400001 | 500000 | | 200 | 20 | Free | Free |
| 500001 | 1000000 | | 200 | 25 | Free | Free |
| 1000001 | 2000000 | | 400 | 100 | Free | Free |
| 2000001 and above. | | | Free | Free | Free | Free |

Charges Beyond Free Limit

| | | | | | | |
|-----------------|--|-------------------------|----------|----------------------------------|----------------------|----------------|
| Cash Deposit | Rs 2.5/1000/- Min Rs 53 | | Omni Pay | Rs 1.10/1000/- Min Rs 53 | | |
| Cheque (Leaves) | Rs 2/ Leaf | | | | | |
| NEFT | Slab | Charges per transaction | RTGS | Time Varying Tariff (TVT) | Rs.2 lac to Rs.5 lac | Above Rs.5 lac |
| | Upto Rs.10000/- | Rs. Nil | | 09.00 Hours - 12.00 Hours | Rs.25/- | Rs.50/- |
| | Abv Rs.10000/- to Rs.1 lac | Rs. 5.00 | | After 12.00 Hours to 15:30 Hours | Rs.26/- | Rs.51/- |
| | Abv Rs.1 lac to Rs.2 lac | Rs.15.00 | | After 15:30 Hours to 17.30 Hours | Rs.30/- | Rs.55/- |
| | Abv Rs. 2 lac | Rs.25.00 | | | | |
| | Transactions done through Net Banking are Free | | | | | |

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 | |
| Fund Transfer – Cheque/ account to account transfer at Non-Home Branch | | Free | |
| Cheque collection (Branch/Non Branch Locations) | Local | Free | |
| | Outstation | Range | Charges per instruments |
| | | Up to Rs. 5,000/- | Rs.25/- |
| | | Upto Rs. 10,000/- | Rs.50/- |
| | | Rs. 10,001/- to Rs. 1,00,000/- | Rs.100/- |
| | | Rs. 1,00,001/- and above | Rs.150/- |
| | Other bank commission will be recovered separately | | |

| | | | |
|---|--|--|-----------|
| 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 60 per instrument. | | |
| Cheque Stop Payment instructions | Rs 60 per leaf and Rs 115 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 | | |
| 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 | | |
| Statement of Accounts | | | |
| Statement | Daily | Weekly | Monthly |
| - Physical from branch | Rs.10/- per statement | Rs.30/- per statement | Rs.100/- |
| - By Post/Courier | Rs.10/- plus actual postage | Rs.30/- plus actual postage | Free |
| - By email | Rs.5/- | Rs.5/- | Free |
| 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: Rs100/- per copy | | |
| 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 / Cheque - Issued and Returned | | | |
| Financial Reason - Rs225/- Technical Reason - Free | Cheque Deposited and Returned | | |
| | Local Cheque - Rs60/- Outstation Cheque - Rs 115/- (To be collected by Branch Manually) | | |
| | 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. | | |
| 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 | Domestic: Non- Financial - Rs 8 per Transaction. Financial - Rs 20 per Transaction | | 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 | | | |
| 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 | Gold Debit Card | Platinum Debit Card |
| Annual Fee | Domestic | Rs110/-* | Free | Free |
| | International | Rs 220/-* | Free | Free |
| Add on Card | Domestic | Rs110/-* | Free | Free |
| | International | Rs 220/-* | Free | Free |
| Replacement of Lost Stolen card | Domestic | Rs110/-* | Free | Free |
| | International | Rs 220/-* | Free | Free |
| New PIN Generation | Rs 50 for PIN Lost/Forgotten Cases Only | | | |
| ATM Cash Withdrawal Limit (per day) | – | Rs 50,000 | Rs 75,000 | Rs 1,00,000 |
| POS Limit (Point of Sale) (per day) | – | Rs 50,000 | Rs 75,000 | Rs 1,00,000 |

*Second year onwards

Important Instructions

- Service Tax applicable on above charges will be additional.
- Charges for the month of account opening will be levied after the completion of that month and the free limits will be based on balance maintained in the month of account opening.
- Subsequent months the free limit will be based on last month balance in RCLMB/RCNRO/RCNRE scheme code and present month balance in RCPMB scheme code.
- Cash deposit at any branch subject to non-home branch acceptance.
- Gold Card offered with account opening amount of Rs.5 Lakh & above (Subject to approval). Facilities will be disabled and Card fee would be applicable if MAB of Rs.5 lakh not maintained.
- Platinum Card offered with account opening amount of Rs.10 Lakh & above (Subject to approval). Facilities will be disabled and Card fee would be applicable if MAB of Rs.10 lakh not maintained.
- 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.
- 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 would not be considered as customer induced transactions.
 - The customer should thus transact in the account periodically, so that it does not become inoperative.
- 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.
- Home Loan / Loan against Property interest saver scheme can be availed.
- 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.
- 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.

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

For Office Use

| Scheme code | Please Tick (√) | Description | Min. Account Opening Amount | Last/ Current Month MAB |
|--------------------|------------------------|--|------------------------------------|--|
| RCLMB | | Normal Current Account (Default) | Rs 10,000 | Facilities based on Last Month Average Balance. |
| RCNRO | | NRO Current Account | | |
| RCNRE | | NRE Current Account | | |
| Label code: HLIS | | Home Loan Interest Saver Scheme | NIL | |
| Label code: MLIS | | LAP Interest Saver Scheme | | |
| RCPMB | | Normal Current Account (Present Month Bal) | Rs.10,000 | Facilities based on Present Month Average Balance. |
