Flexi Current Account



Schedule of Facilities [Retail Current Account]

(Effective from January 01, 2022; Charges are exclusive of GST)

Account Opening Amount Metro/Urban Rs.10,000/-; Semi Urban Rs. 5,000/-;Rural/Rural FI Rs. 1,000/-						I FI Ds 1 000/		
Branch Classifications	MAB (Monthly Average Balance)		Penal charges per month for non-maintenance of MAB					
		rement (Rs.)	Accounts maintaining over 50% of stipulated MAB		Acco	Accounts maintaining MAB upto 50%		
	Kcqui	. ,	*			of stipulation		
Metro/Urban		10,000	Rs.500/-			Rs.750/-		
Semi Urban		5,000	Rs.25			Rs.37		
Rural/Rural FI		1,000	Rs.50			Rs.75	0/-	
		Facilitie	s based on Monthly Avera	ge Balance (MAB).			
Previous Month Avera	nga Palana	o (MAP) Da		Free Transac	tions Per M	Ionth		
Flevious Monui Avera	age Daranc	e (MAD) KS	Cash Deposit	Cheque Book	DD/PO	NEFT	RTGS	
From		Up to	Cash Deposit	Leaves		Transactio	ons	
	OD/Zero	10000		0	0	0	0	
						Via Branch-5	Via Branch-5	
						Via Net	Via Net	
10001		25000		50	5	Banking-5	Banking-5	
						Via Branch-7	Via Branch-7	
	25001	50000		50	10	Via Net	Via Net	
	25001	50000		50	10	Banking-8	Banking-8	
			10 times of MAB			Via Branch- 10	Via Branch-10	
			(Inclusive of both			Via Net	Via Net	
	50001	100000	Home and Non Home	50	10	Banking-10	Banking-10	
	100001	200000	Branch)	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	
20000	001 and ab	ove.		Free	Free	Free	Free	

	Charges Beyond Free Limit						
Cash Deposit	Upto Rs. 3 lacs – Rs. 4/10	00 > Rs. 3 lacs - Rs. 5/1000		Omni Pay	Rs 1.10/1000/- Min Rs 53		Min Rs 53
Cheque (Leaves)	Rs 5/ Leaf						
NEFT	Slab	Branch	Net/ Mobile Banking	- RTGS (Charges per -Transaction)	Chamie		Above Rs.5 lac
(Charges per Transaction)	Upto Rs.5000/- Abv Rs.5000/- to Rs.10000	Free Rs. 2.00	Rs. 1.00 Rs. 1.00		Branch	Rs.24.50/-	Rs.49.50/-
	Abv Rs.10000 to Rs.1 lac	Rs.5.00	Rs.3.00		Net Banking	Rs.15/-	Rs.30/-
	Abv Rs. 1 lac to Rs. 2 lac	Rs.15.00	Rs.6.00				
	Abv Rs. 2 lac		Rs. 12.00				

M:11	anaous Charasa		IDBI Bank Fl	exi Current Account	
BNA Convenience Fee	aneous Charges				
	Rs. 50 per transaction on non-working day				
Issuance of Duplicate Confirmation of Deposit	Rs. 150 per ins	tance			
IMPS through Net Banking ,Mobile and Branch Channel	Upto ₹ 1000 per transaction	Above ₹ 1000 to ₹ 1 lac	Above ₹ 1 lac to ₹ 5 lac	Beyond ₹ 5 lac	
	NIL	₹5	₹ 15	Not available	
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		Fre	ee		
	Outstation/ Local	Range <=5000	Charge	es per instruments Rs.25/-	
Cheque collection (Branch/Non Branch Locations)	(Other bank commission	>5000-10,000		Rs.50/-	
	will be recovered	>10,000-1,00,000		Rs.100/-	
	separately)	>1,00,000		Rs.250/-	
Speed Clearing outside CTS Grid	Range			es / Transaction	
(Service charges for Speed Clearing within the CTS grid	Upto Rs.1,00,00		Nil	Nil	
jurisdiction, waived.)	Above Rs.1,00,0		Rs.150)/-	
Foreign Currency Inward / Outward Remittances / Certificate	As per Trade Finance Guidelines				
DD/PO/Omni pay Cancellation	Rs 100 per instru				
Cheque Stop Payment instructions (Branch, Net & Mobile Banking)		and Rs 500 for a Ran			
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 inst	ance er account opening)		Free	
Addition / deletion of names in Accounts/ Nominations / Change in operational instructions	Beyond 1st occas	sion for every Additional Nominations		Rs. 100/-	
Allowing operations through power of attorney/mandate	Rs.500 per reque				
Change of authorized signatory in accounts	Rs. 300/- Per Oc (exempted for c	casion hange due to death o	of the existing sign	natory)	
Charges For Recording Reconstitution of Account	Rs.200/- (No charges in c	ease of Death of acco	ount holder)		
Facility of Sweep/Linking of accounts (Sweep Out Only)	Rs.100/- per inst		•		
Sweep Out Trigger facility charges	Rs.5/- per debit	in addition to the SI	charges		
Charges for collection of paper based Instrument other than	Rs.10/1000 (Mi	n Rs.100/-, Max –Rs	s.1,000)		
regular cheque payable through clearing mechanism -					
Collection of documents by State Govt. Treasury, KVP, NSC					
etc. by customers.					
TAX Payment Challan retrieval beyond 2 years for Net Banking Users	Rs.50/-				
SMS alerts	Rs. 0.25 per SM	1S			
INET Banking Password (Through Branch Channel)	For Debit Card h	olders :Rs 100/- ard holders : Free fo	or first time ,		

			Stateme	ent of Accounts		Bank Flexi Current Account	
- Physical from branch/ Post/Courier				Rs. 100/- per statement plus actual courier (if applicable) charges.			
- email			Rs 5/- per statement				
Duplicate Statement a	t the Branch (ner instance)			0/- & Above 1 year - Rs. 300)/-	
Duplicate Statements over Telephone			Email	Rs. 25/- per occasion	,,		
Dupiroute Statements over Telephone				Post/Courier	Upto 1 year - Rs. 100/- & A	Above 1 year - Rs.	
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							
Photo/Sign. Verification	on Certificate	(per instances)	Rs. 100/-			
Banker's report Certif							
Interest Certificate (pe	er instances)				IT Return purpose etc.) – Fre e copies: Rs100/- per copy	ee	
Standing Instructions							
Standing Instructions				Rs. 50/- (per instance	ces)		
Standing Instruction re	ejection/failur	e		Rs.225 per instance			
Account Closure Char			anually)	1			
Non Individual Custom as per regulatory / statutory closures and Deceased Settle Individual Customer (N	er (Not applicab or law enforcing ement cases.)	le to Accounts red norms/ direction	quired to be closed s, Bank induced	of the account	in 14 days from the opening ond 14 days but within 6	g NIL ₹1000	
	v enforcing norms/ directions, Bank induced closures A accounts alosed after 6 months			r 6 months	₹ 500		
ECS Returned				Rs 500 per instance			
	7 1	D 4 1		Cheque Deposited and Returned			
Cheque Issued Returned							
Financial Reason	TT 4	Do 10 001		Financial Reason(Loca	al/Outstation)		
Slab (Rs.)	Up to	Rs 10,001	Beyond				
	Rs 10,000	to	Rs 25	Slab (Rs.)	Charge		
Up to 2 nd	Rs.250	25 lakh Rs.500	Rs.1,000	Up to 1 lakh	Rs.150		
instance/quarter Beyond 2 nd	Rs.500	Rs.750	Rs.1,500	Beyond 1 lakh	Rs.250		
instance/quarter					1		
Technical Reason				Free			
(Cheque return charges Branch.)	shall be levied	only in cases wh	here the customer	I is at fault and is responsi	ible for such returns. Indicative	list available at the	
Arranged / Unarranged Approval)	d Overdraft / 0	Cheque Purcha	ase (Subject to	Per Occasion (A)- Rs 115/- (To be collected by Branch Manually) Interest (B) - 18.75% (auto collection)			
Home Banking Facilit	у			Cash Delivery & Pick Up - As per Schedule of Charge (SOC) for CDP Service			
ATM Transaction Failure at IDBI Bank ATM by our customers at IDBI ATMs			Rs. 20 per failed transaction (Business decline transactions – Insufficient funds category)				
Transaction at IDBI	Bank ATM				in all cities thereafter Rs. 21/-		
ummenon at mbi	~ · · · · · · · · · · · · · · · · · · ·			Non-Financial - Free			
Transaction at other Bank ATM (3 Transactions free at 6 Metro Locations viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru & Hyderabad and 5 transactions free at all other locations)			m		nsaction		
			instance (w.ef. December				

Debit-cum-ATM Card	Classic Debit-cum-	Gold Debit Card	Platinum Debit Card
	ATM Card		
Personalised Debit Card Issuance Fee	Rs. 150/-	Rs. 150/-	Rs. 150/-
Annual Fee	Rs 220/-*	Free	Free
Add on Card	Rs 220/-*	Free	Free
Replacement of Lost Stolen card	Rs 220/-*	Free	Free
New PIN Generation	Rs 50 for PIN Lost/F	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
E commerce online Transactions (per day) Effective from 10 th Feb, 2021	Rs 50,000	Rs 75,000	Rs 1,00,000
Contact Less card Transactions limit	Rs. 10,000/- (Per Day	y) Effective 10th Feb,	2021

^{*}Second year onwards

Current Account Keeping Charges (per annum)				
Metro/Urban		Rs.550/-		
Semi Urban		Rs. 250/-		
Rural/ Rural FI		Rs. 50/-		

Important Instructions

- 1. GST applicable on above charges will be additional.
- 2. 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.
- **4.** 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.
- 6. 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.
- 7. 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.
- 8. 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.
- 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, the Bank reserves the right to close the account under intimation to the customer.
- 10. Home Loan / Loan against Property interest saver scheme can be availed.
- 11. 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.
- 12. 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
	(4)			
RCLMB		Normal Current Account (Default)		
RCRER		Current Account Of Builder Under RERA	Rs 10,000	Facilities based on Last Month Average Balance.
RCNRO		NRO Current Account		Wollin Average Balance.
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.