

Free services for you round-the-clock for Current Account

Services / Transactions	ATM Services for Debit card holders	Phone Banking	Mobile Phone Banking	Internet Banking
Eligibility	Available for individual, sole proprietorship and partnership firms	Available for individual, sole proprietorship, partnership firms and No for private and public limited companies	Available for individual, sole proprietorship and partnership firms	Available for individual, sole proprietorship, partnership firms, Trusts, Societies, private and public limited companies
Balance enquiry	Current balance	Current balance and specific balance as on a particular date	Current balance	Current balance
Account transaction history	Unlimited for any period	Last 5 transactions instantly through the IVR	Last 3 transactions instantly through SMS	Unlimited for any period
Cheque Deposit / Cash Deposit	Yes	No Status available	No	No
Cash withdrawal	As per the card limit of the scheme code	No	No	No
Funds transfer service	No	Yes * To registered NEFT payee. To own idbi account linked with customer ID	No	Yes - To third party accounts & own accounts.
Account statement	Yes	Fax on any nos. across India for last 90 days . (from the date of calling)	No	Yes, with multiple statement download option like text or MS-Excel or Money format
Request for statement	Yes	Yes	Yes	Yes
Request for cheque books	Yes	Yes	Yes	Yes
Fixed deposit rates	No	Rates through return fax also read out by IVR	No	Yes
Foreign exchange rates	No	Yes	No	No
Cheque payment status	No	Yes	Yes	Yes
Demat account enquiry	No	Yes	Yes	Yes
Stop payment orders	No	Yes*	No	Yes
Password change	Change of PIN	Change of PIN	Change of PIN	Change of PIN
Bill payment	Yes (In select cities)	Yes*	Yes	Yes
Prepaid mobile refill	Yes (In select cities)	NA	Yes	Yes
Dial-a-draft	NA	Yes*(In select cities)	NA	NA
Account alerts	NA	NA	Free for transactions above Rs. 5000 (only if subscribed for the alert facility)	Yes
Tax payment	NA	NA	NA	Yes

* For customer's having financial access through phone banking