

Flexi Current Account

Schedule of Facilities [Retail Current Account]

(Effective from April 01, 2016 charges are exclusive of Service Tax)

Account Opening Amount		Rs.10,000/-	
Branch Classifications	MAB (Monthly Average Balance) Requirement (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				
From	Up to	Cash Deposit	Cheque Book	DD/PO	NEFT	RTGS
			Leaves	Transactions		
OD/Zero	10000	10 times of MAB (Inclusive of both Home and Non Home Branch)	0	0	0	0
10001	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		Time Varying Tariff (TVT)	Rs.2 lac to Rs.5 lac	Above Rs.5 lac	
NEFT	Slab	Charges per transaction	RTGS	09.00 Hours - 12.00 Hours	Rs.25/-	Rs.50/-
	Upto Rs.10000/-	Rs. Nil		After 12.00 Hours to 15:30 Hours	Rs.26/-	Rs.51/-
	Abv Rs.10000/- to Rs.1 lac	Rs. 5.00		After 15:30 Hours to 17.30 Hours	Rs.30/-	Rs.55/-
	Abv Rs.1 lac to Rs.2 lac	Rs.15.00				
	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	Quarterly
- 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) <i>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.</i>		
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			
Debit-cum-ATM Card	Classic Debit-cum-ATM Card	Gold Debit Card	Platinum Debit Card	
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/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.
- In case of Mode of Operation instruction as Either or survivor/Former or survivor/ Anyone or survivor, we jointly agree and authorize IDBI Bank Ltd. to pay the principle along with interest and permit premature withdrawals of the Sweep out fixed deposit on written instruction from any one of us, any day before the maturity.

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 1Signature 2Signature 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.
