

# Elite Current Account

Schedule of Facilities (Effective from February 01, 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)		Cash Deposit Limit*	Free Transactions Per Month			
				Cheque Book	DD/PO	NEFT	RTGS
	From	Up to		Leaves	Transactions		
Universal	1,00,000	< 3,00,000	12 times of MAB	100	0	Free	Free
Special	3,00,000	<5,00,000	15 times of MAB	300	0	Free	Free
Silver	5,00,000	<1,00,0000	17 times of MAB	400	0	Free	Free
Gold	10,00,001	<2,00,0000	20 times of MAB	500	0	Free	Free
Platinum	20,00,000/- and above.		30 times of MAB	Free	0	Free	Free
Facilities on non-maintenance of balance			<b>10 times of MAB</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(\*Inclusive of both Home and Non Home Branch)

Product Name	Scheme Code	MAB Requirement (Rs.)	Penal charges per Month for non-maintenance of MAB (Rs.)
Universal	RCUNV	1,00,000/-	1500/-
Special	RCPB3	3,00,000/-	2000/-
Silver	RCPB5	5,00,000/-	3000/-
Gold	RCSPL	10,00,000/-	5000/-
Platinum	RCPBA	20,00,000/-	7000/-

Charges Beyond Free Limit							
Cash Deposit	Upto Rs. 3 lacs – Rs. 4/1000		> Rs. 3 lacs - Rs. 5/1000		Omni Pay	Upto Rs 5000/- Rs 50/- Above Rs 5000/- to Rs25000/- Rs 75/- Rs25001 to Rs 1 lac – Rs 4/- per thousand or part thereof Min Rs 100/- max Rs 400/- Above Rs1 lac – Rs 5/- per thousand or part thereof Min Rs 500/- Max Rs 12000/-	
Cheque (Leaves)	Rs 5/ Leaf						
NEFT (Charges per Transaction)	Slab	Branch	Net/ Mobile Banking	RTGS (Charges per Transaction)	Channel	Rs.2 lac to Rs.5 lac	Above Rs.5 lac
	Upto Rs.5000/-	Free	Rs. 1.00		Branch	Rs.24.50/-	Rs.49.50/-
	Abv Rs.5000/- to Rs.10000	Rs. 2.00	Rs. 1.00		Net Banking	Rs.15/-	Rs.30/-
	Abv Rs.10000 to Rs.1 lac	Rs.5.00	Rs.3.00				
	Abv Rs.10000 to Rs.1 lac	Rs. 15.00	Rs. 6.00				
	Abv Rs.2 lac	Rs. 25.00	Rs. 12.00				

IMPS through Net Banking ,Mobile and Branch Channel	Upto ₹ 1000 per transaction	Above ₹ 1000 to ₹ 25000	Above ₹ 25000 to ₹ 1 lac	Above ₹ 1 lac upto ₹ 5 lac	Above ₹ 5 lac
		₹1	₹ 5	₹ 10	₹ 15
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) <i>(Local-Free)</i>	Outstation/ (Other bank commission)	Range	Charges per instruments
		<=5000	Rs.25/-
	will be recovered separately)	>5000-10,000	Rs.50/-
		>10,000-1,00,000	Rs.100/-
		>1,00,000	Rs.250/-
Speed Clearing outside CTS Grid (Service charges for Speed Clearing within the CTS grid jurisdiction, waived.)	Range Upto Rs.1,00,000/-	Charges / Transaction 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 100 per instrument.		
Issuance of Duplicate Confirmation of Deposit	Rs. 150 per instance		
Cheque Stop Payment instructions (Branch, Net & Mobile Banking)	Rs 100 per leaf and Rs 500 for a Range		
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 1 <sup>st</sup> occasion (after account opening )	Free	
Addition / deletion of names in Accounts/ Nominations / Change in operational instructions	Beyond 1 <sup>st</sup> 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		
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 customers.	Rs.10/1000 (Min Rs.100/-, Max –Rs.1,000)		
TAX Payment Challan retrieval beyond 2 years for Net Banking Users	Rs.50/-		
<b>SMS alerts</b>	<b>Rs.0.25 per SMS</b>		
INET Banking Password (Through Branch Channel)	For Debit Card holders :Rs 100/- For Non-Debit Card holders : Free for first time , Subsequent password : Rs 50/-		

	Range	Charges / Transaction
Speed Clearing outside CTS Grid (Service charges for Speed Clearing within the CTS grid jurisdiction, waived.)	Upto Rs.1,00,000/-	Nil
	Above Rs.1,00,000/-	Rs.150/-
	As per Trade Finance Guidelines	
Foreign Currency Inward / Outward Remittances / Certificate	Rs 100 per instrument.	
DD/PO/Omni pay Cancellation	Rs 100 per leaf and Rs 500 for a Range Free through Net-Banking	
Cheque Stop Payment instructions	Above 1yr & < 2 yrs	
Old Record (Subject to availability)		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	1st occasion (after account opening )	Free
	Beyond 1st occasion for every Addition / deletion of names in Accounts/ Nominations / Change in operational instruction	Rs. 100/-
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TAX Payment Challan retrieval beyond 2 years for Net Banking Users	Rs.50/-	
INET Banking Password (Through Branch Channel)	For Debit Card holders : Rs 100/-	For Non-Debit Card holders : Free for first time , Subsequent password : Rs 50/-
<b>STATEMENT</b>		
- Physical from branch/ Post/Courier	Rs. 100/- per statement plus actual courier (if applicable) charges.	
- email	Rs 5/- per statement	
Duplicate Statement at 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	
Monthly, Hold Mail facility	Free	
<b>Certificate</b>		
Balance Confirmation Certificate (per instances)	Nil	
Photo/Sign. Verification Certificate (per instances)	Rs.100/-	
Banker's report Certificate (per instances)	Nil	
Interest Certificate (per instances)	Once in a year (For IT Return purpose etc.) – Free Additional/Duplicate copies: Rs100/- per copy	
<b>Standing Instructions</b>		
Standing Instructions	Nil	
Standing Instruction rejection/failure	Rs 225 per instance	
<b>Account Closure Charges</b>		
Non Individual Customer ( <i>Not applicable to Accounts required to be closed as per regulatory / statutory or law enforcing norms/ directions, Bank induced closures and Deceased Settlement cases.</i> )	Account closed within 14 days from the opening of the account	NIL
Individual Customer ( <i>Not applicable to Accounts required to be closed as per regulatory / statutory or law enforcing norms/ directions, Bank induced closures and Deceased Settlement cases.</i> )	Accounts closed beyond 14 days but within 6 months	Rs. 1000/-
	Accounts closed after 6 months	Rs. 500
ECS Returned	<b>Upto ₹25 lacs: ₹500 per instance : Above ₹25lacs:₹750 per instance</b>	

Cheque Issued Returned				Cheque Deposited and Returned			
<b>Financial Reason</b>				<b>Financial Reason(Local/Outstation)</b>			
<b>Slab (Rs.)</b>	<b>Upto Rs. 10000</b>	<b>Rs. 10001 to 25 Lakh</b>	<b>Beyond 25 Lakh</b>	<b>Slab (Rs.)</b>	<b>Charge</b>		
<b>Up to 2<sup>nd</sup> instance/quarter</b>	<b>Rs.500</b>	Rs.500	Rs.1,000	<b>Up to 1 lakh</b>	Rs.150		
<b>Beyond 2<sup>nd</sup> instance/quarter</b>	Rs.500	Rs.750	Rs.1,500	<b>Beyond 1 lakh</b>	Rs.250		
<b>Technical Reason</b>				<b>Free</b>			
<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/- Interest (B) - 18.75% (auto collection)			
<b>Home Banking Facility</b>				Cash Delivery & Pick Up - As per Schedule of Charge (SOC) for CDP Service			
<b>Transaction at IDBI Bank ATM</b>				<b>First 5 Transactions Free in all cities thereafter Rs. 21/- Non-Financial - Free</b>			
<b>Transaction at other Bank ATM</b>				<b>Domestic:</b> Non- Financial - Rs 8 per Transaction. <b>Financial - Rs 21 per Transaction</b>	<b>International:</b> Non- Financial - Rs 30 per Transaction. Financial - Rs 140 per Transaction		
				Domestic Cash withdrawal transactions declined due to insufficient funds – Rs.20/- per instance (w.e.f. December 01, 2019) International Cash withdrawal transactions declined due to insufficient funds – Rs.20/- per instance			
<b>Debit-cum-ATM Card</b>				<b>Validity</b>	<b>Classic*</b>	<b>Gold#</b>	<b>Platinum@</b>
Personalised Debit Card Issuance Fee				Domestic	Rs.150/-	Rs.150/-	Rs.150/-
				International	Rs.150/-	Rs.150/-	Rs.150/-
Annual Fee				Domestic	Free	Free	Free
				International	Free	Free	Free
Add on Card				Domestic	Free	Free	Free
				International	Free	Free	Free
Replacement of Lost Stolen card				Domestic	Free	Free	Free
				International	Free	Free	Free
ATM Transaction Failure at IDBI Bank ATM by our customers at IDBI ATMs				Rs. 20 per failed transaction (Business decline transactions – Insufficient funds category)			
New PIN Generation				Rs 50 for PIN Lost/Forgotten Cases Only			
ATM Cash Withdrawal Limit (Rs.per day)				50,000/-	75,000/-	1,00,000/-	
POS Limit (Point of Sale) (Rs. per day)				50,000/-	75,000/-	1,00,000/-	
E commerce online Transactions (per day) Effective from 10th Feb, 2021				50,000/-	75,000/-	1,00,000/-	
Contact Less card Transactions limit				Rs. 10,000/- (Per Day) Effective 10th Feb,2021			

\*For Universal and Special Account #Only for Silver Account @Only for Gold and Platinum Accounts

<b>Merchant Discount Rate (MDR) on Credit card swipe amount based on current account MAB (excluding GST).</b>					
<b>City Tiers's</b>	<b>MAB Below 3 Lakhs</b>	<b>MAB 3 Lakhs</b>	<b>MAB Rs 5 Lakhs</b>	<b>MAB Rs 10 Lakhs</b>	<b>MAB Rs 20 Lakhs</b>
Tier I & II	1.90%	1.75%	1.65%	1.55%	1.45%
Tier III to VI	1.75%	1.40%	1.35%	1.30%	1.25%
<b>Rent</b>	Rs 500/- + GST PTPM to be borne by the Merchant				

- Debit Card MSF Charges would be as mandated by RBI.
- There will be waiver of one time installation charge of Rs 500/-.
- MSF on International /Corporate and DFS Cards will be charged as usual i.e.2.50% and 2.85 % respectively on the transaction amount.

**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.
3. Subsequent months the free limit will be based on Previous Month Balance.
4. Cash deposit at any branch subject to non-home branch acceptance.
5. 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.
6. 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.
7. 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.
8. 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.
9. 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**

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**Signature 2**

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**Signature 3**

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