

Gram Unnati Business Account (Rural/ Rural-FI branches)



Schedule of Facilities [Retail Current Account]

(Effective from Sep 18, 2023; Charges are exclusive of GST)

Account Opening Amount/(Monthly Average Balance)		₹2500/-					
Facilities based on Monthly Average Balance (MAB)							
Previous Month Average Balance (MAB) (Amt in Rs)		Free Transactions Per Month					
		Cheque Book	DD/ PO	NEFT	RTGS	Cheq deposited & returned (financial reason)	
From	Up to			Transactions			
2500	9,999	10 times of MAB (Inclusive of both Home and Non Home Branch) Cash Deposit	10	0	Branch Channel-2 Digital Channel-Free	Branch Channel-2 Digital Channel-Free	0
10,000	24,999		25	0	Branch Channel-3 Digital Channel-Free	Branch Channel-3 Digital Channel-Free	0
25,000	49,999		50	10	Branch Channel-10 Digital Channel-Free	Branch Channel-10 Digital Channel-Free	Free upto 2 instances
50000	99,999		75	20	Branch Channel- 20 Digital Channel-Free	Branch Channel-20 Digital Channel-Free	Free upto 4 instances
10,0000 and above			100	30	Branch Channel- 30 Digital Channel-Free	Branch Channel-30 Digital Channel	Free upto 5 instances
Facilities on non-maintenance of MAB of ₹ 2500/-		0	0	0		Branch Channel- 0 Digital Channel-Free	0
(Digital Channel includes transactions executed through Mobile/ Net Banking)							

Free Services	
1) BNA Convenience Fee	10) Certificates: Balance Confirmation/ Photo/Sign. Verification/ Banker's report/ Interest Certificate
2) Issuance of Duplicate Confirmation of Deposit	11) Change of authorized signatory
3) DD/PO Cancellation	12) Facility of Sweep/Linking of accounts/ Sweep Out Trigger facility charges
4) Cheque Stop Payment instructions (Branch, Net & Mobile Banking)	13) TAX Payment Challan retrieval beyond 2 years for Net Banking Users
5) Addition / deletion of names / Nominations / Change in operational instructions: free 3 occasion (after account opening)	14) INET Banking Password (Through Branch Channel)
6) IMPS through Net Banking ,Mobile and Branch Channel Channel: Free 5 transactions per month	15) Fund Transfer – Cheque/ account to account transfer at Non- Home Branch
7) Cash Withdrawal at Home Branch Free	16) Copy of original of cheque/draft (paid by the bank)
8) Old Record (Subject to availability)	17) Free SMS upto 25 per quarter
9) Charges For Recording Reconstitution of Account	18) Statement through email

Value Added Business Support Services*

Freedom from MAB (Free look Period)	(i) Freedom from maintenance of MAB for first 03 months from (including account opening month) (ii) Nil charges for services/ facilities utilized in account opening month. Thereafter, services are available as per previous month average balances. (iii) Auto-upgrade/downgrade of account to the next slab is applicable without charges and services are available as per previous month average balances.
Add-on Account	One Add on Super Saving Account with Free MAB. (Zero balance 'Super Savings Account' with the label code "CPSAZB", for self/ family member under RSZFA scheme code is available).
Grouping of Accounts	Facility to club business CA and SBA of self or family members together at a pre-defined group balance is available. This facility is applicable in Primary Current A/c of Sole Proprietorship and Individuals only.
Protection against Insufficient balance	Customer can pool the balances maintained in applicable eligible accounts/ Fixed deposits maintained with the IDBI Bank to protect cheque/ECS/SI/NACH/other payment options against bouncing/ return due to insufficient balance. This facility is applicable in Primary Current A/c of Sole Proprietorship and Individuals only.
Deals and Delight	Loyalty points on Debit Card as well as on Digital transactions/ GST payment.
Cash Management services	• Virtual AC for eCollection
	• Bulk Payments- NEFT/RTGS/IMPS/UPI (through I Cash Web)
	• Payment collection through Quick I Pay
	•BBPS • eNACH/ Fastag
Digital adoption	Facility for • eSwipe / • Digital BHIM QR/ POS / • Payment Gateway / • eStatement etc
Capital Market Services	• Demat A/c, Bonds, Sovereign Gold Bonds, Capital Gain Bonds, NPS, MF, Insurance products etc available
Lending solutions	Concession in processing fee for HL/LAP/ AL/ML/CCOD
*T & C: Customer can avail facility of value added business support services subject to fulfilment of eligibility criteria and submission of required documents.	

Penal charges per month for non-maintenance of MAB		
MAB (Monthly Average Balance) Requirement (Rs.)	Accounts maintaining over 50% of stipulated MAB	Accounts maintaining MAB upto 50% of stipulation
2500/-	Rs.50/-	Rs.75/-

Standard Charges (Standard charges is applicable in case of Beyond Free Limit and or non maintenance of MAB)					
Cash Deposit	Upto Rs. 3 lacs – Rs. 4/1000	> Rs. 3 lacs - Rs. 5/1000	Cheque (Leaves)	Rs 5/ Leaf	
DD/PO	₹ 1.10/ 1000/- Min ₹ 53/- to max no limit				
NEFT (Charges per Transaction)	Slab	Branch	RTGS (Charges per Transaction)	Slab	Branch
	Up to Rs.10000/-	Rs. 2.00		Rs.2 lac to Rs.5 lac	Rs.24.50/-
	Abv Rs.10000 to Rs.1 lac	Rs.5.00		Above Rs.5 lac	Rs.49.50/-
	Abv Rs. 1 lac to Rs. 2 lac	Rs.15.00			
	Abv Rs. 2 lac	Rs. 25			
Services		Applicable Standard charges			
1) BNA Convenience Fee		Rs. 50 per transaction on non-working day			
2) Issuance of Duplicate Confirmation of Deposit		Rs. 150 per instance			
3) DD/PO Cancellation		Rs 100 per instrument			
4) Cheque Stop Payment instructions (Branch, Net & Mobile Banking)		Rs 100 per leaf and Rs 500 for a Range			
5) IMPS through Net Banking ,Mobile and Branch Channel Channel		Upto ₹ 1000 per transaction	Above ₹ 1000 to ₹ 25000	Above ₹ 25000 to ₹ 1 lac	Above ₹ 1 lac upto ₹ 5 lac
		₹1	₹ 5	₹ 10	₹ 15
6) 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/-			
7) SMS alerts		Rs. 0.25 per SMS			
8) Statement through email		Rs 5/- per statement			
Miscellaneous Charges					
Cash Withdrawal : Non Home Branch Channel		First 5 Transactions Free per month. Above Free Limit: Charges @ ₹ 2/- per ₹ 1,000/-, minimum ₹ 50/- per transaction			
Cheque collection (Branch/Non Branch Channel Locations)	Outstation/ Local (Other bank commission will be recovered separately)	Range		Charges per instruments	
		<=5000		Rs.25/-	
		>5000- 10,000		Rs.50/-	
		>10,000- 1,00,000		Rs.100/-	
>1,00,000		Rs.250/-			
Foreign Currency Inward / Outward Remittances / Certificate		As per Trade Finance Guidelines			
Addition / deletion of names in Accounts/ Nominations / Change in operational instructions		Beyond 3rd occasion	Rs. 100/-		
Allowing operations through power of attorney/mandate		Rs.500 per request			
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)			
Current Account Keeping Charges :		Rs.50/- annually, (Applicable only if the Yearly Average Balance (YAB) falls below Rs.1,00,000/-			

Statement of Accounts		
- Physical from Branch Channel/ Post/Courier	Rs. 100/- per statement plus actual courier (if applicable) charges.	
Duplicate Statement at the Branch Channel (per instance)	Upto 1 year - Rs. 100/- & Above 1 year - Rs. 300/-	
Duplicate Statements over Telephone	Email	Free
	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 Channel Manually)	
Standing Instructions		

Standing Instructions	Rs. 50/- (per instances)		
Standing Instruction rejection/failure	Rs.225 per instance		
Account Closure Charges (To be collected by Branch Channel Manually)			
Non Individual/ 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
	Accounts closed beyond 14 days but within 6 months		₹1000
	Accounts closed after 6 months		₹ 500
ECS Returned	Upto ₹25 lacs: ₹500 per instance : Above ₹25lacs:₹750 per instance		
Cheque Issued Returned		Cheque Deposited and Returned (Financial Reason (Local/ Outstation) (beyond free limit and or non-maintenance of MAB)	
Slab (Rs.)	Up to Rs 10,000	Rs 10,001 to 25 lakh	Beyond Rs 25 lakh
Up to 2nd instance/quarter	Rs.500	Rs.500	Rs.1,000
Beyond 2nd instance/quarter	Rs.500	Rs.750	Rs.1,500
		Slab (Rs)	Charge
		Upto 1 lac	Rs.150
		Beyond 1 lac	Rs250
Technical Reason: Free		Technical Reason: Free	
Arranged / Unarranged Overdraft (Subject to Approval)		Per Occasion (A)- Rs 115/- (To be collected by Branch Channel Manually) Interest (B) - 18.75% p.a.	
Home Banking Facility		Cash Delivery & Pick Up - As per Schedule of Charge (SOC) for CDP Service	

Debit-cum-ATM Card	VISA Classic Paywave Card/ RuPay Classic NCMC Card (customer can opt for any one)	
	VISA Classic Paywave Card	RuPay Classic NCMC Card
Personalised Debit Card Issuance Fee	Rs. 150/-	Rs. 150/-
Annual Fee	220/-	220/-
Add on Card	220/-	220/-
Replacement of Lost Stolen card	Free	Free
ATM Cash Withdrawal Limit (per day)	Rs 25,000	Rs 25,000
POS Limit (Point of Sale)/ (per day)	Rs 50,000	Rs 50,000
E commerce online Transactions (per day)	Rs 50,000	Rs 50,000
Contact Less card Transactions limit	Rs 5,000	Rs 5,000
Insurance Cover <i>(for Insurance claims to be accepted and processed; there should be a minimum of 2 purchase transactions using the Debit Card in last 3 months prior to the event date.)</i>	An insurance cover upto Rs. 1 lac for lost and counterfeit cards	Not applicable
Loyalty Points for every Rs. 100 spent at merchant establishments <i>(Loyalty point reward structure as well as reward of loyalty points for different merchant categories is subject to revision from time to time)</i>	1 loyalty point	1 loyalty point
ATM Transaction Failure at IDBI Bank ATM	Free	
Transaction at IDBI Bank ATM	First 5 Transactions Free in all cities thereafter Rs. 21/- Non-Financial - Free	
Transaction at other Bank ATM 3 free transactions in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad and 5 free transactions in other cities.	Charges beyond free limit Domestic: Non- Financial - Rs 8 per Transaction. Financial - Rs 21 per/ Transaction	International: 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.ef. December 01,2019) International Cash withdrawal transactions declined due to insufficient funds – Rs.20/- per instance	

Important Instructions

1. First 3 months (including account opening month) MAB Charges will not be levied. The charges for non-maintenance of MAB will be levied after the completion of 3rd month.
2. 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.
3. Services/ facilities for Add on saving bank are available as per previous month balance maintained in the account.
4. Cash deposit at any Branch Channel subject to non-home Branch Channel acceptance.
5. Facility for grouping of business Current Account (i.e. primary Account) and Saving Bank Account (SBA) of self or family members (minimum 2 and maximum 5) together at a pre-defined group balance requirement can be avail by submitting the application cum declaration form duly signed by all the signatories of grouped accounts. HNI category accounts, Minor accounts, Financial Inclusion Accounts / Capital Gains and Current Account other than Sole Proprietorship and Individuals are not eligible for Grouping. Balances available in Flexi Fixed Deposits (FFD) linked SBA & Current Accounts are not eligible for computing the sum of the average monthly balance (MAB) i.e. family MAB of grouped accounts. In the event of non-maintenance of stipulated Family MAB, all the accounts who have not maintained the MAB, will be charged product level MAB charges as applicable and shall be recovered from primary Current account; in case of non availability of sufficient balance in primary a/c, charges shall be recovered from other accounts in the sequence of accounts in the group.
6. For activation of facility of Grouping of Accounts and protection against insufficient funds, same accounts required to be grouped.
7. Maximum tenure for Sweep in/ out fixed deposit is upto 180 days only.
8. In case of closure of current account (i.e Primary account), all the facilities linked to the account viz. free add-on saving bank account, grouping of accounts etc shall be withdrawn and add-on saving bank account shall be transferred to Normal Saving Bank account without any further intimation with applicable MAB and charges.
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 as well as non-maintenance of MAB consecutive 06 months, the Bank reserves the right to close the account under intimation to the customer.
10. 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.
 - o In case there are no customer induced debit, credit and/or third party transactions in the account, it would be classified as inoperative.
 - o 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.
11. For availing Value Added Business Support Services, separate application cum declaration form wherever applicable need to be submitted by customer.
12. 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.
13. 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
14. *For Insurance claims to be accepted and processed; there should be a minimum of 2 purchase transactions using the Debit Card in last 3 months prior to the event date.*
15. *Loyalty point reward structure as well as reward of loyalty points for different merchant categories is subject to revision from time to time. Loyalty points can be easily redeemed through (i) DealsnDelight available in Go Mobile+ (ii) Retail Internet Banking.*

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)

For office use

Scheme code	Description	Min. Account Opening Amount/ MAB	Last/ Current Month MAB
RCGUC	Retail Current Gram Unnati Account	₹2,500/-	Facilities based on Last Month Average Balance.