## **Flexi Current Account**



## Schedule of Facilities [Retail Current Account]

(Effective from July 01, 2021; Charges are exclusive of GST)

		-						
Account Opening Amount			Rs.10,000/-					
Branch Classifications MAB (Monthly			Penal charges per month for non-maintenance of MAB					
	Avera	age Balance)	Accounts maintaini	ng over 50% of	Acco	Accounts maintaining MAB upto 50%		
	Requi	rement (Rs.)	stipulated	MAB		of stipul	ation	
Metro/Urban		10,000	Rs.500/-					
Semi Urban		5,000	Rs.25			Rs.37	5/-	
Rural/ Rural FI		1,000	Rs.50	)/-		Rs.75	5/-	
		Facilitie	s based on Monthly Avera	ge Balance (MAB	5).			
Previous Month Avera	ago Dolono	$(\mathbf{M} \mathbf{A} \mathbf{P}) \mathbf{P}_{\alpha}$		Free Transac	tions Per M	Ionth		
Previous Monun Avera	age Dalanc	e (MAD) Ks	Cash Deposit	Cheque Book	DD/PO	NEFT	RTGS	
From		Up to	Cash Deposit	Leaves	Transactions		ons	
	OD/Zero 10000			0	0	0	0	
10001 25000						Via Branch-5	Via Branch-5	
						Via Net	Via Net	
		25000		50	5	Banking-5	Banking-5	
						Via Branch-7	Via Branch-7	
		50000		50	10	Via Net	Via Net	
25001 50000			50	10	Banking-8 Via Branch-	Banking-8		
50001 100000		10 times of MAB			Via Branch- 10	Via Branch-10		
			(Inclusive of both			Via Net	Via Net	
		100000	Home and Non Home	50	10	Banking-10	Banking-10	
	100001       200000         200001       300000         300001       400000         400001       500000         500001       1000000         1000001       2000000		Branch)	100	15	Free	Free	
				100	15	Free	Free	
				150	20	Free	Free	
				200	20	Free	Free	
				200	25	Free	Free	
				400	100	Free	Free	
2000001 and above.			Free	Free	Free	Free		

		it					
Cash Deposit	Upto Rs. 3 lacs – Rs. 4/10	00 > Rs. 3 lacs - Rs. 5/1000		Omni Pay	Rs 1.10/1000/- Min Rs 5		- Min Rs 53
Cheque (Leaves)	Rs 5/ Leaf						
NEFT	Slab	Branch	Net/ Mobile Banking	- RTGS	Channel	Rs.2 lac to Rs.5 lac	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	(Charges per Transaction)	Branch	Rs.24.50/-	Rs.49.50/-
	Abv Rs.10000 to Rs.1 lac Abv Rs. 1 lac to Rs. 2 lac Abv Rs. 2 lac	Rs.5.00 Rs.15.00 Rs. 25	Rs.3.00 Rs.6.00 Rs. 12.00	-	Net Banking	Rs.15/-	Rs.30/-
	110 / 113. 2 140	Ko. 23	103. 12.00	-			

Miscell	aneous Charges	S		BI Bank Fie	exi Current Account
BNA Convenience Fee		, transaction on n	on-working da	v	
Issuance of Duplicate Confirmation of Deposit	Rs. 150 per instance				
IMPS through Net Banking ,Mobile and Branch Channel	_		1,000 to Rs.	1,000 to Rs. Bey	
	Slab	1,000	1,00,000		1,00,000
	Charge	0	Rs. 5		Rs. 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		
	Outstation/	Range <=5000		Charge	es per instruments Rs.25/-
Cheque collection (Branch/Non Branch Locations)	Local (Other bank commission	>5000-10,00	0		Rs.50/-
Cheque concerton (Branch From Branch Eccurions)	will be recovered	>10,000-1,00	0,000		Rs.100/-
	separately)	>1,00,000			Rs.250/-
Speed Clearing outside CTS Grid	Range	I		-	es / Transaction
(Service charges for Speed Clearing within the CTS grid	Upto Rs.1,00,000/-			Nil	
jurisdiction, waived.)	Above Rs.1,00,000/- Rs.150/-			)/-	
Foreign Currency Inward / Outward Remittances / Certificate DD/PO/Omni pay Cancellation	As per Trade Finance Guidelines Rs 100 per instrument.				
Cheque Stop Payment instructions (Branch, Net & Mobile Banking)		af 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/-				ax of Rs.750/-
Copy of original of cheque/draft (paid by the bank)	Rs.150/- per				
Addition / deletion of names in Accounts/ Nominations / Change in operational instructions	1st occasion (after account opening )FreeBeyond 1st occasion for every Addition / deletion of names in Accounts/ Nominations / Change in operational instructionsRs. 100/-				
Allowing operations through power of attorney/mandate	Rs.500 per request				
Change of authorized signatory in accounts	Rs. 300/- Per (exempted for	Occasion or change due to d	leath of the exis	ting sign	atory)
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 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.		bit in addition to Min Rs.100/-, Ma			
TAX Payment Challan retrieval beyond 2 years for Net Banking Users	Rs.50/-				
SMS alerts INET Banking Password (Through Branch Channel)	For Non-Deb	SMS rd holders :Rs 100 bit Card holders : 1 password : Rs 50/	Free for first tin	ne,	

- email     Rs 5/- per statement       Duplicate Statement at the Branch (per instance)     Upto 1 year - Rs. 100/- & Above 1 year - Rs. 100/-       Duplicate Statements over Telephone     Email     Rs. 25/- per occasion       Post/Courier     Upto 1 year - Rs. 100/- & Above 1 year - Rs. 100/- & Actual Courier charges shall be recovered       Monthly, Hold Mail facility     Free       Certificate (per instances)     Photo/Sign. Verification Certificate (per instances)       Balance Confirmation Certificate (per instances)     Rs. 100/-       Bandreg instructions     Rs. 50/- (per instances)       Standing Instructions     Rs. 50/- (per instances)       Standing Instruction rejection/failure     Rs. 22 per instance       Account Closure Charges (to be collected by Branch Manually)     Here S00/-       Individual Customer     Up to Rs 10,000     Rs 500       ECS Returned     Rs 500     Rs. 1,500       Individual Customer     Stab (Rs.)     Charge       ECS Returned     Rs 500     Rs.1,500       Instructional Reason     Free       Financial Reason				Statem	ent of Accounts				-
Duplicate Statement at the Branch (per instance)       Upto 1 year - Rs. 100/- & Above 1 year - Rs. 300/-         Duplicate Statements over Telephone       Email       Rs. 25/- pt roccasion         Overseas Mailing.       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)         Balance Confinemation Certificate (per instances)       Photo/Sign. Verification Certificate (per instances)       Rs. 100/-         Banker's report Certificate (per instances)       Once in a year (For IT Return purpose etc.) – Free       Additional/Duplicate copies: Rs100/- per copy         Standing Instructions       Rs. 50/- (per instances)       Standing Instruction rejection/failure       Rs. 50/- (per instances)         Non Individual Customer       Rs 500/- instances       Nil       15 days and beyond       Rs 500/-         ECS Returned       Financial Reason       Rs 1000/       Rs 52/-       Standing Rescue Returned         Financial Reason       Ks 1000/       Rs 82/-       Stab (Rs.)       Nil         Individual Customer       Rs 10,000       Rs 82/-       Stab (Rs.)       Nil         ECS Returned       Financial Reason       Stab (Rs.)       Charege         Financial Reason	- Physical from branch/ Post/Courier				Rs. 100/- per statement plus actual courier (if applicable) charges.				s.
Duplicate Statements over Telephone       Email       Rs. 25/- procession         Overseas Mailing.       Actual Courier       Upto 1 year - Rs. 100/- & Above 1 year - 300/- & Abov	- email								
Post/Courier   Upto 1 year - Rs. 100/- & Above 1 year - 300/-     Overseas Mailing.   Actual Courier charges shall be recovered ('to be collected by Branch Manually)     Monthly, Hold Mail facility   Free     Certificate (robe collected by Branch Manually)   Free     Bahace Confirmation Certificate (per instances)   Rs. 100/-     Banker's report Certificate (per instances)   Rs. 100/-     Banker's report Certificate (per instances)   Once in a year (For TT Return purpose etc.) – Free     Additional/Duplicate copies: Rs100/- per copy   Standing Instructions     Standing Instructions   Rs. 50/- (per instances)     Standing Instructions   Rs. 50/- (per instances)     Standing Instructions rejection/failure   Rs. 50/- (per instances)     Account Closure Charges (To be collected by Branch Manually)   To days and beyond     Non Individual Customer   Rs 500/- (per instance)     ECS Returned   Rs 500/- (Der instance)     Financial Reason   Nil     Stab (Rs.)   Up to Rs 10,000     Rs 10,000   To Rs 25     Stab (Rs.)   Rs 500     Rs 750   Rs.1,000     Beyond 2 <sup>rdi</sup> Rs.500     Rs 750   Rs.1,000     Brance/unarter   Rreturned     Free   Cheque Deposited and Returned     Cheque return charges shall be levied only in	Duplicate Statement	at the Branch (	per instance)						
300/-   Actual Courier charges shall be recovered (To be collected by Branch Manually)     Monthly, Hold Mail facility   Free     Certificate (cre be collected by Branch Manually)   Free     Balance Confirmation Certificate (per instances)   Pree     Banker's report Certificate (per instances)   Rs. 100/-     Banker's report Certificate (per instances)   Rs. 100/-     Banker's report Certificate (per instances)   Once in a year (For IT Return purpose etc.) – Free     Additional/Duplicate copies: Rs100- per copy   Standing Instructions     Standing Instructions rejection/failure   Rs. 50/- (per instances)     Standing Instructions rejection/failure   Rs. 225 per instance     Account Closure Charges (To be collected by Branch Manually)   Within 14 days     Non Individual Customer   Within 14 days     Individual Customer   Ks 500/ per instance     ECS Returned   Ks 500 per instance     Financial Reason   Financial Reason     Stab (Rs.)   Up to 2 <sup>nd</sup> Rs 10,000   Rs 15,000     Rs 10,000   Rs 25     1   Stab (Rs.)     Cheque Lessued Returned   Financial Reason(Local/Outstation)     Financial Reason   Financial Reason(Local/Outstation)     Instance/guarter   Rs.500     Rs.1000   Rs 25     Instance/guarter </td <td>Duplicate Statements</td> <td>s over Telephor</td> <td>ne</td> <td></td> <td colspan="3">Email Rs. 25/- per occasion</td> <td></td>	Duplicate Statements	s over Telephor	ne		Email Rs. 25/- per occasion				
Cro be collected by Branch Manually)     Free       Certificate (To be collected by Branch Manually)     Free       Balance Confirmation Certificate (per instances)     Rs. 100/-       Banker's report Certificate (per instances)     Rs. 100/-       Banker's report Certificate (per instances)     Rs. 100/-       Interest Certificate (per instances)     Rs. 50/- (per instances)       Standing Instructions     Rs. 50/- (per instances)       Standing Instructions rejection/failure     Rs. 50/- (per instances)       Standing Instructions rejection/failure     Rs. 50/- (per instance)       Standing Instructions rejection/failure     Rs. 50/- (per instance)       Non Individual Customer     Rs 500 per instance       ECS Returned     Rs 500 per instance       Financial Reason     Rs 500       Stab (Rs.)     Up to     Rs 10,000       ks 10,000     ks 25       instance/guarter     Rs.500     Rs.1,500       Beyond 7 <sup>ad</sup> Rs.500     Rs.1,500       Instance/guarter     Free     Up to 1 lakh     Rs.150       Beyond 7 <sup>ad</sup> Rs.500     Rs.1,500     Beyond 1 lakh     Rs.250       Instance/guarter     Rs.250     Rs.1,500     Beyond 1 lakh					Post/Courier		ur - Rs. 100/-	- & Above 1 year - I	Rs.
Certificate (Dra be collected by Branch Manually)     Rs. 100/-       Balance Confirmation Certificate (per instances)     Rs. 100/-       Banker's report Certificate (per instances)     Rs. 100/-       Interest Certificate (per instances)     Once in a year (For IT Return purpose etc.) - Free Additional/Duplicate copies: Rs100/- per copy       Standing Instructions     Rs. 50/- (per instances)     Once in a year (For IT Return purpose etc.) - Free Additional/Duplicate copies: Rs100/- per copy       Standing Instruction rejection/failure     Rs. 50/- (per instances)     Standing Instructions       Standing Instruction rejection/failure     Rs. 50/- (per instances)     Standing Instructions       Non Individual Customer     Rs. 50/- (per instance)     Within 14 days     Nil       Individual Customer     Is days and beyond     Rs 500/-       ECS Returned     Rs 500 per instance       Financial Reason     Financial Reason     Financial Reason(Local/Outstation)       Stab (Rs.)     Up to     Rs 10,000     Rs 25 lakh     Rs.1,000       Instance/quarter     Rs.500     Rs.1,000     Rs.1,000     Free       Technical Reason     Free     Free     Free       Cheque return charges shall be levied only in cases where the customer is at fault and is responsible for such returns. Indicative list av	Overseas Mailing.					(To be collected by Branch Manually)			
Balance Confirmation Certificate (per instances)     Rs. 100/-       Photo/Sign. Verification Certificate (per instances)     Rs. 100/-       Banker's report Certificate (per instances)     Once in a year (For IT Return purpose etc.) – Free Additional/Duplicate copies: Rs100/- per copy       Standing Instructions     Rs. 50/- (per instances)     Standing Instruction rejection/failure       Standing Instruction rejection/failure     Rs. 50/- (per instance)     Standing Instruction rejection/failure       Account Closure Charges (To be collected by Branch Manually)     Rs. 50/- (per instance)     Standing Instruction rejection/failure       Non Individual Customer     Rs 500/-     Stadays and beyond     Rs 500/-       ECS Returned     Rs 500 per instance     Within 14 days     Nil       Individual Customer     Rs 500, not instance     Rs 500/-     Rs 500/-       ECS Returned     Rs 500, not instance     Rs 500/-     Res 500/-       Financial Reason     Tis days and beyond     Rs 500/-     Res 500/-       Stab (Rs.)     Up to     Rs 10,000     Rs 25     Stab (Rs.)     Cheque Deposited and Returned       Financial Reason     Financial Reason(Local/Outstation)     Stab (Rs.)     Charge     Up to 1 lakh     Rs.150       Resend2, and per subal be levied only in c	Monthly, Hold Mail	facility			Free				
Photo/Sign. Verification Certificate (per instances)     Rs. 100'-       Banker's report Certificate (per instances)     Once in a year (For IT Return purpose etc.) – Free       Additional/Duplicate copies: Rs100/- per copy     Standing Instructions     Standing Instructions       Standing Instruction     Rs. 50/- (per instances)     Additional/Duplicate copies: Rs100/- per copy       Standing Instruction     Rs. 50/- (per instances)     Mil       Account Closure Charges (To be collected by Branch Manually)     Within 14 days     Nil       Non Individual Customer     Rs 500/-     Rs 500/-       Individual Customer     Kitonal     Rs 500/-       ECS Returned     Rs 500 per instance       Cheque Issued Returned       Financial Reason     Rs 10.001     Beyond       Stab (Rs.)     Up to     Rs 10.001     Rs 2.25       Issue (Rs.)     Rs 10.000     Rs 2.25     Issue (Rs.)       Up to 2 <sup>nd</sup> Rs.500     Rs.1.000     Rs 1.0001       Instance/quarter     Rs.500     Rs.1.000     Rs.1.000       Instance/quarter     Rs.500     Rs.1.000     Rs 2.1.500       Instance/quarter     Rs.500     Rs.1.000     Rs.1.000       Instance/quarter </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
Banker's report Certificate (per instances)     Once in a year (For IT Return purpose etc.) – Free Additional/Duplicate copies: Rs100/- per copy       Standing Instructions     Rs. 50/- (per instances)       Standing Instruction rejection/failure     Rs. 50/- (per instances)       Account Closure Charges (To be collected by Branch Manually)     Rs. 225 per instance       Account Closure Charges (To be collected by Branch Manually)     Rs. 50/- (per instances)       Non Individual Customer     Within 14 days     Nil       ECS Returned     Rs 500/-     Rs 500/-       Financial Reason     Rs 500/-     Rs 500/-       Financial Reason     Rs 500     Rs 500       Stab (Rs.)     Up to     Rs 10.000     Rs 225       1ash     Rs 10,000     Rs 255     Stab (Rs.)     Charge       Financial Reason     Financial Reason(Local/Outstation)     Stab (Rs.)     Charge       Instance/quarter     Rs.500     Rs.1,500     Beyond 1 lakh     Rs.250			· /						
Interest Certificate (per instances)     Once in a year (For IT Return purpose etc.) – Free Additional/Duplicate copies: Rs100/- per copy       Standing Instructions     Rs. 50/- (per instances)       Standing Instruction rejection/failure     Rs. 250 per instance       Account Closure Charges (To be collected by Branch Manually)     Mil       Account Closure Charges (To be collected by Branch Manually)     Within 14 days     Nil       Account Closure Charges (To be collected by Branch Manually)     Within 14 days     Nil       Account Closure Charges (To be collected by Branch Manually)     Within 14 days     Nil       Individual Customer     I5 days and beyond     Rs 500/-       ECS Returned     Rs 500 per instance     Within 14 days     Nil       Financial Reason     Rs 10,000     Rs 10001     Rs 250     Stab (Rs.)     Charge       Financial Reason     Stab (Rs.)     Charge     Financial Reason(Local/Outstation)     Stab (Rs.)     Charge       Instance/quarter     Rs.500     Rs.1.000     Beyond 2 <sup>nd</sup> Rs.250     Estable (Stable Stable Stabl				)	Rs. 100/-				
Additional/Duplicate copies: Rs100/- per copy       Standing Instructions     Rs. 50/- (per instances)       Standing Instruction rejection/failure     Rs. 225 per instance       Account Closure Charges (To be collected by Branch Manually)     Within 14 days     Nil       Non Individual Customer     Within 14 days     Nil       Individual Customer     Within 14 days     Nil       Individual Customer     Kithin 14 days     Nil       ECS Returned     Within 14 days     Nil       Financial Reason     Rs 500 per instance       Financial Reason     Financial Reason(Local/Outstation)       Stab (Rs.)     Up to     Rs 10,000     Rs 25       25 lakh     lakh     Rs.1500     Stab (Rs.)     Charge       Up to 2 <sup>nd</sup> Rs.500     Rs.1,000     Rs 10,000     Rs 250       Instance/quarter     Rs.500     Rs.1,000     Free     Up to 1 lakh     Rs.150       Beyond 2 <sup>nd</sup> Rs.500     Rs.1,000     Free     Free     Up to 1 lakh     Rs.250       Technical Reason     Stab (Rs.)     Charge shall be levied only in cases where the customer is at fault and is responsible for such returns. Indicative list available Branch.)       Arranged / Unarranged Ov			tances)						
Standing Instructions     Rs. 50/- (per instances)       Standing Instruction rejection/failure     Rs. 225 per instance       Account Closure Charges (To be collected by Branch Manually)     Within 14 days     Nil       Non Individual Customer     IS days and beyond     Rs 500/-       Individual Customer     Within 14 days     Nil       Individual Customer     Within 14 days     Nil       ECS Returned     Rs 500 per instance     Rs 500/-       Cheque Issued Returned       Financial Reason     Financial Reason(Local/Outstation)       Stab (Rs.)     Up to     Rs 10,000     Rs 250       1     Rs.500     Rs.1,000     Rs 250       Instance/quarter     Rs.500     Rs.1,000     Eyond 7 <sup>ad</sup> Rs.500     Rs.1,000     Rs 250     Eyond 7 <sup>ad</sup> Instance/quarter     Rs.500     Rs.1,000     Eyond 7 <sup>ad</sup> Technical Reason     Free     Free     Free       Cheque return charges shall be levied only in cases where the customer is at fault and is responsible for such returns. Indicative list available Branch.     Per Occasion (A)- Rs 115/- (To be collected by Branch Manually) Interest (B) - 18.75% (auto collection)       Arranged / Unarranged Overdraft / Cheque Purchase (Subject to Arranged									
Standing Instruction rejection/failure     Rs.225 per instance       Account Closure Charges (To be collected by Branch Manually)     Within 14 days     Nil       Non Individual Customer     Utihin 14 days     Nil       Individual Customer     Is days and beyond     Rs 500/-       ECS Returned     Rs 500 per instance     Nil       ECS Returned     Rs 500 per instance     Stab (Rs.)     Nil       Financial Reason     Rs 10,000     to     Rs 25     Iakh     Stab (Rs.)     Charge       Individual Customer     Rs 10,000     to     Rs 25     Iakh     Financial Reason(Local/Outstation)       Stab (Rs.)     Up to 2 <sup>nd</sup> Rs.500     Rs.1,000     Rs.1,500     Stab (Rs.)     Charge       Instance/quarter     Rs.500     Rs.1,500     Beyond 1 lakh     Rs.250     Rs.250       Technical Reason     Free     Free     Cheque return charges shall be levied only in cases where the customer is at fault and is responsible for such returns. Indicative list available Branch)       Arranged / Unarranged Overdraft / Cheque Purchase (Subject to Approval)     Per Occasion (A)- Rs 115/- (To be collected by Branch Manually)       Home Banking Facility     Cash Delivery & Pick Up - As per Schedule of Charge (SOC) for Service <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>									
Account Closure Charges (To be collected by Branch Manually)     Within 14 days     Nil       Non Individual Customer     15 days and beyond     Rs 500/-       Individual Customer     Within 14 days     Nil       ECS Returned     Rs 500 per instance     Nil       Financial Reason     Rs 10,000     to     Rs 25       Slab (Rs.)     Up to     Rs 10,000     to     Rs 25       25 lakh     lakh     Financial Reason(Local/Outstation)     Slab (Rs.)     Charge       Up to 2 <sup>nd</sup> Rs.250     Rs.1,000     Rs.1,000     Evond 2 <sup>nd</sup> Rs.150       Beyond 2 <sup>nd</sup> Rs.500     Rs.1,500     Evond 2 <sup>nd</sup> Rs.250     Evond 2 <sup>nd</sup> Instance/quarter     Rs.500     Rs.1,500     Free     Evond 2 <sup>nd</sup> Rs.250       Cheque return charges shall be levied only in cases where the customer is at fault and is responsible for such returns. Indicative list available Branch.)     Free       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)     Service       ATM Transaction Failure at IDBI Bank ATM by our customers at IDBI ATMs     Rs. 20 per failed transaction (Business decline transactions Free Rs. 20/ thereafter  <						es)			
Within 14 days   Nil     Individual Customer   IS days and beyond   Rs 500/-     Individual Customer   Within 14 days   Nil     ECS Returned   Within 14 days   Nil     Cheque Issued Returned     Financial Reason     Stab (Rs.)   Up to   Rs 10,001   Beyond   Rs 25     25 lakh   lakh   Financial Reason(Local/Outstation)   Stab (Rs.)   Charge     Up to 2 <sup>nd</sup> instance/guarter   Rs.250   Rs.1000   Rs.1,000     Beyond 2 <sup>nd</sup> Rs.500   Rs.1,000   Free     Cheque return charges shall be levied only in cases where the customer is at fault and is responsible for such returns. Indicative list available Branch.)     Arranged Vunarranged Overdraft / Cheque Purchase (Subject to Approval)     Home Banking Facility     Rs.20 Per Occasion (A)- Rs 115/- (To be collected by Branch Manually) Interest (B) - 18.75% (auto collection)     Arranged Vunarranged Overdraft / Cheque Purchase (Subject to Approval)     Home Banking Facility     Rs.20 Per Occasion (A)- Rs 115/- (To be collected by Branch Manually) Interest (B) - 18.75% (auto collection)     Arranged Vunarranged Overdraft / Cheque Purchase (Subject to Approval)     Home Bank ATM by our     Rs.2	ĕ	5			Rs.225 per instance				
Non Individual Customer   15 days and beyond   Rs 500/-     Individual Customer     Individual Customer     Res Solo per instance     ECS Returned   Rs 500 per instance     Financial Reason     Stab (Rs.)   Up to   Rs 10,000   Beyond   Rs 25   25 lakh   Iakh   Financial Reason(Local/Outstation)     Stab (Rs.)   Up to   Rs 10,000   To   Rs 25   25 lakh   Iakh   Rs.150     Beyond 2 <sup>rdd</sup> Rs.500   Rs.750   Rs.1,000   Rs.1,500   Beyond 1 lakh   Rs.250     Free     Cheque return charges shall be levied only in cases where the customer is at fault and is responsible for such returns. Indicative list available Branch,)     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)     Arranged / Unarranged Overdraft / Cheque Purchase (Subject to Approval)     Hore Casion (A)- Rs 115/- (To be collected by Branch Manually) Interest (B) - 18.75% (auto collection)     Cheque return charges shall be levied only in cases where the customer is at fault and is responsible for such returns. Indicative list available Branch,)     Arranged / Unarranged Overdraft / Cheque Purchase	Account Closure Cha	arges (To be colle	ected by Branch M	lanually)					
Individual Customer   Nil     Individual Customer     Within 14 days     Nil     IS days and beyond     Rs 500 per instance     Cheque Issued Returned     Financial Reason     Stab (Rs.)   Up to   Rs 10,001   Beyond   Rs 25     1   1   1   1   1     Stab (Rs.)   Up to   Rs 10,001   Beyond   Rs 25     1   1   1   1   1     Individual Customer     Imate Stab (Rs.)   Cheque Deposited and Returned     Financial Reason(Local/Outstation)     Imate Stab (Rs.)   Charge     Imate Stab (Rs.)   Charge     Imate Stab (Rs.)   Charge     Instance/quarter   Rs.500   Rs.1,000   Rs.1,500     Beyond 2 <sup>rd</sup> Rs.500   Rs.1,500   Rs.1,500     Instance/quarter   Rs.500   Rs.1,500   Res     Free     Cheque return charges shall be levied only in cases where the customer is at fault and is responsible for such returns. Indicative list available Branch.)     Arranged / Unarranged Over					Within 14 days		Ni	il	
15 days and beyond     Rs 500/-       Individual Customer       ECS Returned     Cheque Issued Returned       Cheque Issued Returned       Cheque Issued Returned       Cheque Issued Returned       Slab (Rs.)     Up to     Rs 10,000     to     Rs 25       Image: Slab (Rs.)     Up to 2 <sup>md</sup> Rs 250     Rs 1,000       Intance/quarter     Slab (Rs.)     Charge       Beyond 2 <sup>md</sup> Rs.250     Rs.1,000     Slab (Rs.)     Charge       Technical Reason     Free       (Cheque return charges shall be levied only in cases where the customer is at fault and is responsible for such returns. Indicative list available Branch.)       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) f Service       ATM Transaction Failure at IDBI Bank ATM by our customers at IDBI ATMs     Rs. 20 per failed transaction (Business decline transactions Insufficitent funds category)									

IDBI Bank Flexi Current Act					
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/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 <sup>th</sup> Feb, 2021	Rs 50,000	Rs 75,000	Rs 1,00,000		
Contact Less card Transactions limit	Rs. 10,000/- (Per Day) Effective 10th Feb,2021				

\*Second year onwards

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

## 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 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
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		Month Average Datance.
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.

IDBI Bank Flexi Current Account