



IDBI TradeLink Current Account

Schedule of Facilities (Effective from December 01, 2023; all service 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			
	From	Up to		Cheque Book Leaves	DD/PO	NEFT	RTGS
TradeLink CA Basic	50,000	<1,00,000	10 times of MAB	75	0	Free	Free
TradeLink CA Silver	1,00,000	< 3,00,000	12 times of MAB	100	0	Free	Free
TradeLink CA Gold	3,00,000	<5,00,000	15 times of MAB	300	0	Free	Free
TradeLink CA Universal	5,00,000	<1,00,0000	17 times of MAB	400	0	Free	Free
Facilities on non-maintenance of balance			10 times of MAB	0	0	0	0

(*Inclusive of both Home and Non Home Branch)

Product Name	Scheme Code	MAB Requirement (₹)	Penal charges per Month for non-maintenance of MAB (₹)
TradeLink CA Basic	RTCAB	1,00,000/-	1000/-
TradeLink CA Silver	RTCAS	3,00,000/-	1500/-
TradeLink CA Gold	RTCAG	5,00,000/-	2000/-
TradeLink CA Universal	RTCAU	10,00,000/-	3000/-

Charges beyond Free Limit							
Cash Deposit	Upto Rs. 3 lacs - Rs 4/1000, > Rs. 3 lacs – Rs. 5/1000			Omni Pay	Upto ₹ 5000/-		₹ 50/-
	Cheque Leaves	₹5/Leaf			Above ₹ 5000/- to ₹ 25000/-		₹ 75/-
			₹ 25001 to Rs 1 lac – Rs 4/- per thousand or part thereof MinRs 100/-		Max ₹ 400/-		
					Above ₹ 1 lac – ₹ 5/- per thousand or part thereof.		Min ₹ 500/- Max ₹ 12000/-
NEFT (Charges per Transaction)	Slab	Branch	Net/Mobile Banking	RTGS (Charges per Transaction)	Channel	₹2 lac to ₹ 5 lac	Above ₹ 5 lac
	Upto ₹ 5000/-	Free	₹ 1.00		Branch	₹24.50/-	₹49.50/-
	Abv ₹ 5000 to ₹ 10000	₹2.00	₹1.00		Net Banking	₹15	₹30
	Abv ₹ 1lac to ₹ 2 lac	₹15.00	₹6.00				
Abc ₹ 2 lac			₹25.00	₹12.00			

Miscellaneous Charges

Cash Withdrawal – Self & Third Party (in case of third party cash withdrawal a 24 hr notice required at Non Home branch) The service is not available for encashing FD/DD/PO.	Free				
Cash Withdrawal: Non Home Branch	First 5 Transactions free per month Above Free Limit: Charges ₹2/- per ₹1000/-, Min ₹50/- per transaction				
Fund Transfer – Cheque/ A/c to A/c transfer at Non-Home Branch	Free				
IMPS through Net Banking ,Mobile and Branch Channel NIL: Charges if MAB for last month is ₹5.00 lakhs and above	Upto ₹1000/Trx	Above ₹1000 to ₹25000	Above ₹25000 upto ₹1lac	Above ₹1 lac upto ₹5 lac	Above ₹5lac
	₹1	₹5	₹10	₹15	NA

Cheque Collection (Branch/ Non Branch Locations) Local Free	Outstation (Other bank commission will be recovered separately)	Range		Charges per instruments
		<=5000		₹25
		>5000 to 10000		₹50
		>10000 to 1 lac		₹100
Speed Clearing outside CTS Grid (Service charges for Speed Clearing within the CTS grid jurisdiction waived)	Range		Charges/Transaction	
	Upto ₹ 1 lac		NIL	
	Above ₹ 1 lac		₹150	
Foreign Currency Inward / Outward Remittances / Certificate	As per Trade Finance Guidelines			
DD/PO/Omni pay Cancellation	Rs 100 per instrument.			
ATM Transaction Failure at IDBI ATM	Rs. 20 per failed transaction			
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 & < 2 yrs	Rs.150/- per Item		
	2 yrs and thereafter	Rs.100/- per Item, <i>subject to Max of Rs.750/-</i>		
Copy of original of cheque/draft (paid by the bank)	₹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			₹ 100/-
Allowing operations through power of attorney/mandate	₹.500 per request			
Change of authorized signatory in accounts	₹. 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)	₹.100/- per instance			
Sweep Out Trigger facility charges	₹.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.	₹.10/1000 (Min Rs.100/-, Max –Rs.1,000)			
TAX Payment Challan retrieval beyond 2 years for Net Banking Users	Rs.50/-			
SMS alerts	₹0.25 per SMS			
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/-			
STATEMENT				
Physical from Branch/Post/Courier	₹100 per statement plus actual courier (if applicable) charges.			
Email	₹ 5 per statement			
Duplicate statement at Branch (per instance)	Upto 1 year		₹100	
	Above 1 year		₹300	
Duplicate statements over Telephone	Email	₹25 per occasion		
	Post/Courier	Upto 1 year	₹100	
		Above 1 year	₹300	
Overseas Mailing.	Actual Courier charges shall be recovered			
Monthly, Hold Mail facility	Free			
Certificate				
Balance Confirmation Certificate (per instances)	Nil			
Photo/Sign. Verification Certificate (per instances)	₹100/-			
Banker's report Certificate (per instances)	Nil			
Standing Instructions				

Standing Instructions	Nil		
Standing Instruction rejection/failure	₹ 225 per instance		
Account Closure Charges			
Non Individual Customer (Not applicable to Accounts required to be closed as per regulatory / statutory or law enforcing norms/ directions, Bank induced closures and Deceased Settlement cases.)	Account closed within 14 days from the opening of the account		NIL
	Accounts closed beyond 14 days but within 6 months		₹1000
Individual Customer (Not applicable to Accounts required to be closed as per regulatory / statutory or law enforcing norms/ directions, Bank induced closures and Deceased Settlement cases.)	Accounts closed after 6 months		₹ 500
ECS Returned	Upto ₹25 lacs: ₹500 per instance : Above ₹25lacs:₹750 per instance		
Issuance of Duplicate Confirmation of Deposit (COD)	₹150 per instance		
Cheque Issued Returned		Cheque Deposited and Returned	
Financial Reason		Financial Reason (Local/Outstation)	
Slab (Rs.)	Up to ₹ 10,000	Rs 10,001 to ₹ 25 lac	Beyond ₹ 25 lakh
Up to 2nd instance/quarter	₹500	₹500	₹1,000
Beyond 2nd instance/quarter	₹500	₹750	₹1,500
Technical Reason		Free	
<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)		
Home Banking Facility	Cash Delivery & Pick Up - As per Schedule of Charge (SOC) for CDP Service		
Transaction at IDBI Bank ATM	First 5 Transactions Free in all cities thereafter Rs. 21/- Non-Financial - Free		
Transaction at other Bank ATM 3 transactions (both Financial & Non-Financial) Free at 6 Metro locations viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru & Hyderabad 5 transactions (both Financial & Non-Financial) Free per month at all other locations, thereafter Financial - Rs 21 per transaction & Non Financial - Rs 8 per transaction	Details	Financial	Non Financial
	Domestic	₹21/Transaction	₹8/Transaction
	International	₹140/Transaction	₹30/Transaction
	International Cash withdrawal transactions declined due to insufficient funds – Rs.20/- per instance		
Debit-cum-ATM Card	Validity	Classic*	Gold#
Annual Fee	Domestic	Free	Free
Add on Card	International	Free	Free
Replacement of Lost Stolen card			
New PIN Generation	₹ 50 for PIN Lost/Forgotten Cases Only		
ATM Cash Withdrawal Limit (₹ per day)	₹50,000/-	₹75,000/-	₹1 lac
POS Limit (Point of Sale) E commerce online Transactions (per day) Effective from 10th Feb, 2021	₹50,000/-	₹75,000/-)1 lac
Contact Less card Transactions limit	₹. 10,000/- (Per Day) Effective 10th Feb, 2021		

*For Basic and Gold Account #Only for Universal Account @Only for Gold and Platinum Accounts

TF FACILITIES				
Nature of Service	Basic	Silver	Gold	Universal
MAB	Float (₹ 1 Lakh)	Float (₹ 3 Lakh)	Float (₹ 5 Lakh)	Float (₹ 10 Lakh)
Advance payment against Import	0.12 % (min. ₹ 1000: Max ₹ 10,000)	₹ 1000 per Bill	₹ 750 per Bill	₹ 500 per Bill
Direct Import Bill	0.12 % (min. ₹ 1000: Max ₹ 10,000)	₹ 1000 per Bill	₹ 750 per Bill	₹ 500 per Bill
Import Bills on Collection(Under LC or Non LC)	0.12 % (min. ₹ 1000: Max ₹ 10,000)	₹ 1000 per Bill	₹ 750 per Bill	₹ 500 per Bill
Import Payment by debit to EEFC A/c	0.12 % (min. ₹ 1000: Max ₹ 10,000)	₹ 2000 per Bill	₹ 750 per Bill	₹ 500 per Bill
Foreign Outward Remittance (Non Import)	0.12 % (min. ₹ 1000: Max ₹ 10,000)	₹ 1000 per Bill	₹ 500 per Bill	₹ 500 per Bill
Non Import Payment by debit to EEFC A/c	0.12 % (min. ₹ 1000: Max ₹ 10,000)	₹ 2000 per Bill	₹ 750 per Bill	₹ 500 per Bill
Export Bills on Collection(Under LC or Non LC)	0.050% (min ₹ 1000) Max ₹ 10,000	₹ 1000 per Bill	₹ 500 per Bill	₹ 500 per Bill
Export Bills for regularization (Export against Advance Remittance or Bills sent directly by customer/merchant trade)	0.050% (min ₹ 1000) Max ₹ 10,000	₹ 1000 per Bill	₹ 750 per Bill	₹ 500 per Bill
Export LC Advising(<i>Charges of Intermediary advising bank, if any will be collected on actual Basis</i>)	₹ 1000 Flat plus ₹ 250 as P & T	₹ 500	₹ 250	₹ 100
Inward Remittance(Non Trade)	Free	Free	Free	Free
Inward Remittance (Trade- Advance Remittance towards export/export leg of merchanting trade)	₹ 250	₹ 150	₹ 150	Free
E BRC	Free			
FIRC Charges	₹ 150	₹ 100.	₹ 100.	Free
SWIFT	₹ 500	₹ 300	₹ 300	Free
Courier Charges(foreign)	₹ 1000 or Actual whichever is higher			₹ 750 or Actual whichever is higher
Courier Charges(Inland)	₹ 250			Free
Registered Post Charges	₹ 250	₹ 250	₹ 250	Free
ETX Charges/Write-off of Export Bills/Reduction in invoice value of export bills	Free			
Bill of Entry Extension beyond 6 months from date of issue	Free			
Import Bills Drawn under LC: Discrepancy Charges	\$100	\$100	\$75	\$50
Inland Bills Drawn under LC: Discrepancy Charges	₹1000	₹750	₹500	₹250
Fully Cash Collateralised Letters of Credit: All Import LCs with 110% Cash Margin and Inland LCs with 100% Cash Margin#	0.30%p.a. all inclusive +Taxes	0.30%p.a. all inclusive +Taxes	0.25%p.a. all inclusive +Taxes	0.25%p.a. all inclusive +Taxes
Bank Guarantees – Both Foreign as well as Inland: Issuance (including counter guarantees) – On behalf of the Bank’s customers#	0.30%p.a. all inclusive +Taxes	0.30%p.a. all inclusive +Taxes	0.25%p.a. all inclusive +Taxes	0.25%p.a. all inclusive +Taxes

Forward Contracts: Booking / Re-booking	₹1000	₹750	₹500	₹250
Certificates / Miscellaneous: Duplicate Export Realisation Certificate (BRC) including e-BRCs, Duplicate FIRC/IRC, Annual Export, Turnover Certificate, Any other Certificate / Verification / Approval by AD / Acceptance Letter / Signature Verification etc	Free			
GR Waiver	₹1500	₹1000	₹500	₹250
# (Minimum 1 Quarter to be Charged for subsequent periods on Monthly Basis Minimum Commission of ₹2000/- to be charged.)				
Dynamic Pricing: MAB for each client will be calculated at start of every month and TF pricing will be as per the MAB maintained for previous month. * Whenever MAB as required under TradeLink Basic variant is not maintained, then TF-SOF Charges shall be automatically applicable without any concessions.				

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. or regularly reviewing these terms, including the amendments that are posted on the website. I/We agree to pay charges as per the Bank Policy.

Signature(s)/ Thumb impression(s) of the account holder (With Seal and stamp)

Signature 1

Signature 2

Signature 3