

TMB Super Flexi Current Account

Particulars	Silver Category	Gold Category	Diamond Category
Required Monthly Average Minimum Balance	₹ 10,000	₹ 50,000	₹ 2,50,000
Non-maintenance of minimum average balance	₹ 250 + Service Tax per Month. The account should be converted into ordinary current account, if the default persists for three consecutive months. Note: No charges for the first month during which the account is opened.		
Cash Withdrawal at parent Branch for self & third Party	Free Unlimited		
Cash Withdrawal at other Branches	Free for self cheques presented by the drawer in person.		
For third party withdrawals at Satellite branches	Allowed up to ₹ 50,000 per day		
Total Cash Remittance - per month (Parent / Satellite Branches)			
a) Monthly free cash remittances limit of MAB of previous month	20 times	35 times	50 times
b) Charges			
i) Parent Branch	₹ 1.50 per ₹ 1,000 beyond 20 times	₹ 1.50 per ₹ 1,000 beyond 35 times	₹ 1.50 per ₹ 1,000 beyond 50 times
ii) Satellite Branch	₹ 2 per ₹ 1,000 beyond 20 times.	₹ 2 per ₹ 1,000 beyond 35 times.	₹ 2 per ₹ 1,000 beyond 50 times.
Payment of cheques in other centres in transfer/clearing (Anywhere Banking Facility)	Free		
Cheque book issue charges	First 50 cheque leaves free at the time of account opening. Thereafter ₹ 3 per leaf.	First 100 cheque leaves free at the time of account opening. Thereafter ₹ 3 per leaf.	Free Unlimited no. of leaves.

Particulars	Silver Category	Gold Category	Diamond Category
Folio Charges	₹ 250 + ST per half year	Free	Free
DD issue charges	₹ 2.50 per ₹ 1000 Minimum - ₹ 40 Maximum - ₹ 15000	₹ 2.50 per ₹ 1000 Minimum - ₹ 40 Maximum - ₹ 15000	₹ 2.50 per ₹ 1000 Minimum - ₹ 40 Maximum - ₹ 15000
DD Cancellation	₹ 50 per Demand Draft		
Duplicate DD issue	₹ 50 per Demand Draft		
Revalidation of DD	₹ 50 per Demand Draft		
RTGS Outward	₹ 2 Lakhs to less than 5 Lakhs: ₹ 25 + ST. Above ₹ 5 Lakhs: ₹ 50 + ST	₹ 2 Lakhs to less than 5 Lakhs: ₹ 25 + ST. Above ₹ 5 Lakhs: ₹ 50 + ST	Free
NEFT Outward	Upto ₹10000 - ₹ 2.50 + ST > 10000 to < 1 lakh - ₹ 5 + ST 1 lakh to < 2 lakhs - ₹ 15 + ST 2 lakhs and above - ₹ 25 + ST	Upto ₹10000 - ₹ 2.50 + ST > 10000 to < 1 lakh - ₹ 5 + ST 1 lakh to < 2 lakhs - ₹ 15 + ST 2 lakhs and above - ₹ 25 + ST	Free
Stop Payment Charges	₹ 100 + ST per Cheque		
CTS Clearing: Cheques payable at any centre, deposited at Parent Branch or any Satellite Branch (coming under CTS Clearing)	Free		
Non-CTS Clearing: Cheques Payable at Satellite Branches, Deposited at Parent Branch / any other Satellite Branch	Postage or ₹ 25/- whichever is higher + ST		
Non CTS Clearing: payable at outstation other than our Bank Centre, Delivery at Parent / Satellite Branch a) Upto ₹ 10,000 b) ₹10001 to 100000 c) Above ₹ 1,00,000	a) ₹ 25 + PT +ST+ OBC b) 15 paise per ₹ 100. Min ₹ 25 + PT+ST+OBC c) ₹ 150 + PT + ST + OBC	a) ₹ 25 + PT +ST+ OBC b) 15 paise per ₹ 100. Min ₹ 25 + PT+ST+OBC c) ₹ 150 + PT + ST + OBC	Any amount: ₹ 25 + Postage + ST + OBC

Particulars	Silver Category	Gold Category	Diamond Category
Inward Clearing Return Charges	₹ 1 /- per 1000. Minimum - ₹ 100.		
Outward Clearing Return Charges	₹ 20 per instrument	₹ 20 per instrument	Free
Cheques sent for collection - return charges	Upto 1 lakh - ₹ 50 + OBC + ST Above 1 lakh - ₹ 100 + OBC + ST		
Issue of Duplicate Statement	₹ 50	₹ 50	₹ 50
SMS Alert Charges	₹ 20 per quarter		
Account Closure charges	Upto 14 days – NIL. Above 14 days – Rural - ₹ 250 + ST Semi-urban - ₹ 300 + ST Urban – ₹ 400 + ST Metro – ₹ 500 + ST		
Registration of Power of Attorney	Free for First Time Registration. ₹ 50/- for any changes.		
Cash handling charges for small denomination notes and coins	In case of small denomination notes (₹ 50 and less), an additional amount of ₹ 50 per bundle will be recovered, where such bundles are more than one. Part of a bundle will be treated as one for charging purpose. Where coins are tendered, charges will be recovered at ₹ 10 per ₹100 in if more than ₹100 tendered on any working day.	Free. No Charges	

TMB Super Flexi Current Account: You can have a single combo special anywhere current account with varying features based on the balances maintained in your account. In the new TMB Super Flexi Current Account, you can enjoy benefits in the ongoing month based on the previous month average balances maintained in the account. It will facilitate you to enjoy dynamic free limits on Cash Deposit and Free Cheque Books facilities based on the AMB (Average Monthly Balance) maintained.

How it works:

For existing Accounts: (TMB Silver, TMB New Gold, TMB Diamond, TMB Platinum, TMB Pearl and TMB Gold)

The system will calculate previous month average balance for each account. Based on the previous month average balance in the each account, the system will classify each account in any one of the three sub categories.

- a) Silver (MAB ₹ 10,000)
- b) New Gold (MAB ₹ 50,000)
- c) Diamond (MAB ₹ 2,50,000)

For that entire month, the account will enjoy all the benefits pertaining to the applicable sub-category. Similarly in the next month, the system will classify into sub-categories applicable for each account based on previous month average balance & the account will be also entitled to sub category specific benefit according to reclassification, every month.

For New Accounts:

You have to opt for any one of the three subcategories namely Silver, New Gold and Diamond at the time of opening the account by depositing the applicable MAB.