

**NRE Global Salary Account/ I-Marine Account(February 01,2023)**



**SCHEME CODE : RSSGE**

**Charges Exclusive of Goods & Service tax.(GST applicable will be levied on all charges, and would be rounded-off to the next Rupee)**

<b>Account Balance Requirement</b>	NIL (If salary is not credited for continuous three months, the salary account benefit will be withdrawn and account will be transferred to NRE super saving scheme with out any further intimation with MAB requirement of Rs 5000.00)
<b>Eligibility</b>	Minimum number of employee required is 10.This scheme is available to NRI employed outside India. Eligible if group average salary credit to our bank > Rs 40000.00 per month. <b>I-Marine Account :- NRI Seafarers (LABEL Code : NREIMARINE)</b>

**VISA GOLD Card will be offered in RSSGE account.**

International Gold Card	Free
Replacement of Lost/ Stolen card	Free
Re PIN Generation	Free
IDBI Bank ATM Non Financial / Financial Transaction	Free
IDBI Bank ATM withdrawals declined due to insufficient Balance	Rs. 20 per instance
Other Bank ATM	Free
International ATM	Free
Cash withdrawals declined due to insufficient fund at other bank ATM	Rs. 20 per Instance
ATM Cash Withdrawal Limit	Rs 75000/- (Per Day)
POS Limit (Point of Sale)	Rs 75000/- (Per Day)
E-Commerce ( Online) Transactions	Rs 75000/- (Per Day)
Contact Less card Transactions limit	Rs 10000/- (Per Day)

- 1) By default ,Debit Card is enabled for Domestic usage only at ATM & POS as per RBI guidelines. For enabling & managing Domestic E-Commerce (Online) / Domestic Contactless transaction & International Usage, kindly download and use IDBI Bank Abhay App / Go Mobile+ App or contact IDBI Bank Branch / IDBI Bank Customer Care for assistance .
  - 2) For all domestic POS transactions, PIN will be prompted to complete the transaction. Contactless Domestic Transaction upto Rs. 5,000/- can be done without PIN .
  - 3) Above mentioned ATM, POS , E-Commerce & Contactless Limits are separate for Domestic & International .
- # Cross currency conversion for all International transactions will be applicable as per applicable rate over and above the exchange rate as decided by VISA / MasterCard

**Common Service Charges**

**Cheque Book**

Personalised Multicity book	Free
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**Account statements**

<b>Statement</b>	<b>Daily</b>	<b>Weekly</b>	<b>Monthly</b>
- Physical from Branch	Rs.10/- per statement.	Ra.30/- statement	Free
- By Post/Courier	Rs.10/- per statement+postal charges	Ra.30/- statement+ Postal charges	Free
- By e-mail	Rs.5/-	Rs.5/-	Free
Duplicate Statement at the branch	Free		
Duplicate Statement through Alternate Channel	Free		

<b>Passbook</b>	Free
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**Miscellaneous**

Interest Certificate	Free
Balance/Signature or Photo verification certificate/Banker's report	Rs. 100 per Instances
Foreign inward remittance certificate	Free
Standing instructions	Rs. 50/- (Per Instance)
Overseas mailing	Actual Mailing charges
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 Name/change in Nomination/Operational Instructions Free
Facility of Sweep/Linking of Accounts (Sweep Out Only)	NA

**Remittances**

Demand Draft	Free	
Payable at Par utilisation	Free	
Foreign currency demand drafts / international money orders	Free	
DD/ payorder cancellation (Domestic)	Free	
DD/ payorder cancellation (Foreign Currency)	Free	
NEFT Branch Channel	NIL	
NEFT through Net/Mobile Banking	NIL	
RTGS	Nil	
<b>IMPS ( Through Mobile Banking and Branch Channel)</b>	<b>Upto Rs. 1000/- per Transaction</b>	<b>NIL</b>
	<b>Above Rs. 1000/- - Rs. 1 Lac</b>	<b>Rs.5/-</b>
	<b>Above Rs. 1 Lac</b>	<b>Rs.15/-</b>
	<b>Above Rs. 5 Lac</b>	<b>NA</b>

**Any Branch Banking**

**Cheque transaction charges**

Cheque collections (Branch/Non branch locations)	Local - Free Outstation(Commission of other bank would be charged)	Free
Foreign currency cheque collection	As per Trade Finance guidelines	
<b>Cheque stop payment instructions</b>		
Per Cheque Leaf	Rs. 100	
Per Range of Cheque Leaves	Rs. 500	

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**Charges**

<b>ECS returned</b>	
<i>Financial reasons</i>	Upto Rs.25 Lakh : Rs.500 per instance, >Rs.25 Lakh :Rs.750 per instance
<i>Technical reasons</i>	Free

<b>Cheque issued and returned</b>			
	<b>Slab(Rs.)</b>	<b>Upto 2nd instance per quarter</b>	<b>Beyond 2nd instance per quarter</b>
<i>Financial reasons</i>	Up to Rs.10,000	Rs.500	Rs.500
	Above Rs.10000 - Rs.25 lac	Rs.500	Rs.750
	Beyond Rs.25 lac	Rs.1000	Rs.1500
<i>Technical reasons</i>	Free		

<b>Cheque deposited and returned</b>		
<i>Local / Oustation cheque</i>	Upto Rs.1 lac	Rs.150/-
	Beyond Rs.1 lac	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 at the Branch).*

<b>Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)</b>	
<i>Per occasion (A)</i>	Rs.115
<i>Interest (B)</i>	19.75%
Demand Drafts/ Pay Orders/ Omni Pay (Non IDBI Bank Account Holders)	Upto 25,000: Rs.70 Above Rs.25,000 upto Rs.49,999: Rs.2.50/1000
<b>Issue of Duplicate Confirmation of Deposit (COD)</b>	<b>Rs.150 per instance</b>

**Account Closure**

<b>Account closed within 30 days from the opening of the account</b>	Nil
<b>Accounts closed within 31 days to three years</b>	Rs. 500/-
<b>Accounts closed after 3 years</b>	NIL

\* Reckoned from the date of issuance of card

- The Savings Bank Account is essentially an account to build up savings and should be used to route transactions of only non-business/ non-commercial nature. It should not be used as a Current Account. If the Bank at any stage finds that the Savings Bank Account is being used either for the purpose for which it is not allowed or for the purpose of routing transactions which are dubious or undesirable, the Bank reserves the right to close such Savings Bank Account.
- GST applicable on above charges will be additional.
- If there are no transactions in the account for a period of two years, the account will be treated as an inoperative account. The customer should thus transact on the account periodically, so that it does not become inoperative. In case there are no customer induced debit, credit and/or third party transactions in the account, it may 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.
- Satisfactory conduct of the account entails maintaining stipulated monthly average balance as well as sufficient balance to honour 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.
- As per RBI guidelines with respect to Savings Account, if customer defaults in maintenance of minimum balance/average balance as agreed between the bank and customer, the bank should notify the customer clearly by SMS or email or letter etc. that in the event of the minimum balance not being restored in the account within a month from the date of notice, penal charges will be applicable.
- Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities.
- Any change of address should be immediately communicated in writing to the Bank.
- Opening of the Saving 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 related products and services.

**Declaration:** In case of Mode of Operation instruction as Either or survivor/Former or survivor/ Anyone or survivor, we jointly agree and authorize IDBI Bank Ltd. to pay the principle along with interest and permit premature withdrawals of the Sweep out fixed deposit on written instruction from any one of us, any day before the maturity.

I/ we have read / understood the terms and condition as applicable to Account opening / Scheme Code upgrade or downgrade and other operational aspect. I / We understand that the terms and condition may be revised by the Bank from time to time.I /we shall also be responsible for regularly reviewing these terms, including the amendments that are posted on the website. I / we also agree to pay charges as per the Bank Policy. (P&T and swift charges applicable)

Signature of first holder

Signature of Second holder

Signature of Third holder