

NRE Golbal Salary Account (Jan 01, 2020)



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)

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|------------------------------------|---|
| Account Balance Requirement | NIL (If salary is not credited for continuous three months, the salary account benefit will be withdrawn and account will be transferred to NREsuper saving scheme with out any further intimation with MAB requirement of Rs 5000.00) |
| Eligibility | Minimum number of employee required is 10.This scheme is available to NRI employed outside India. Eligible if group avergae salary credit to our bank > Rs 40000.00 per month |

VISA GOLD Card will be offered in RSSGE account.

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|--|----------------------|
| International Gold Card | Free |
| Replacement of Lost/ Stolen card | Free |
| Re PIN Generation | Free |
| IDBI Bank ATM Non Financial / Financial Transaction | Free |
| 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) |

1) Card issued will be an Internationally valid card. However, based upon your consent, you can use your card for Domestic + International transactions or for Domestic transactions only. 2) For all domestic POS transactions, PIN will be prompted to complete the transaction.

Cross currency conversion for all International transactions will be applicable @3.5% over and above the exchange rate as decided by VISA / MasterCard

Common Service Charges

Cheque Book

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|-----------------------------|------|
| Personalised Multicity book | Free |
|-----------------------------|------|

Account statements

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

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) | N/A | |

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 Bamnking | NIL |

| | | | |
|---|--|--------------------------------------|---|
| RTGS | Nil | | |
| Any Branch Banking | | | |
| Any branch cheque deposits and account to account transfers | Free | | |
| Cheque transaction charges | | | |
| Cheque collections (Branch/Non branch locations) | Local - Free | | Outstation(Commission of other bank would be charged) |
| Foreign currency cheque collection | As per Trade Finance guidelines | | |
| Charges | | | |
| ECS returned | | | |
| Financial reasons | Rs.500/- | | |
| Technical reasons | Free | | |
| Cheque issued and returned | | | |
| | Slab(Rs.) | Upto 2nd instance per quarter | Beyond 2nd instance per quarter |
| Financial reasons | Up to Rs.10,000 | Rs.250 | Rs.500 |
| | Above Rs.10000 - Rs.25 lac | Rs.500 | Rs.750 |
| | Beyond Rs.25 lac | Rs.1000 | Rs.1500 |
| Technical reasons | Free | | |
| Cheque deposited and returned | | | |
| Local / Outstation cheque | Upto Rs.1 lac | | Rs.150/- |
| | Beyond Rs.1 lac | | Rs.250/- |
| <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> | | | |
| Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval) | | | |
| Per occasion (A) | Rs.115 | | |
| Interest (B) | 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 | | |
| Account Closure | | | |
| Within 14 Days | Nil | | |
| Over 14 Days upto 6 Months | Rs. 100/- | | |
| Over 6 Months upto 1 Year | Rs. 100/- | | |
| Beyond 1 Year | Nil | | |
| <i>* Reckoned from the date of issuance of card</i> | | | |
| <p>1. 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.</p> <p>2. GST applicable on above charges will be additional.</p> <p>3. 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.</p> <p>4. 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.</p> <p>5. 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.</p> <p>6. Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities.</p> <p>7. Any change of address should be immediately communicated in writing to the Bank.</p> <p>8. 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.</p> | | | |
| <p>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.</p> <p>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)</p> | | | |
| <p><u>Signature of first holder</u> <u>Signature of Second holder</u> <u>Signature of Third holder</u></p> | | | |