

General Schedule of Features & Charges for Sanman Savings Account effective from 1st January, 2017



| Particulars | Standard Charges (Rs.) | Sanman Savings Bank Account |
|---|--|---|
| Average Quarterly Balance (AQB) | NA | 2000 |
| REMITTANCE | | |
| DD at Branch Location / Pay Order | 2.5 per 1000 (Min 50 Max 10000) | * |
| DD at other than Branch Location | 2.5 per 1000 (Min 50 Max 10000) | * |
| DD/Pay Order by Cash Payment (Applicable for customers not having a Savings Account) | 2.5 per 1000 (Min 50 Max 10000) | NA |
| FCY DD ~ | 500 | * |
| FCY TT - Corr. Bank Charges borne by beneficiary ~ | 250 | * |
| FCY TT - Corr. Bank Charges not borne by beneficiary ~ | 1000 | * |
| Fund Transfer | Free | Free |
| NEFT (Per Transaction) ** | Upto 10000: 2.50; 10001 to 100000:5; 100001 to 200000:15;> 200000 : 25 | Thru Net - Free Thru Branch - Std charges |
| IMPS (Per Transaction) | Upto 10000:5; 10000 to 100000:5; 100001 to 200000:15 | * |
| RTGS (Per Transaction) | 200001 to 500000: 25; > 500000: 50 | * |
| COLLECTION | | |
| Local Clearing Cheque | Free | Free |
| Outstation Cheque Collection Charges - Branch Location (Per Instrument) | Cheques drawn on Non-Speed Clearing Locations : Instrument value upto. 500 - Free; >500 to 5,000 – 20; >5,000 to10,000 – 35; >10,000 to 1,00,000 -85; >1,00,000 – Free Cheques drawn on Speed Clearing Branches (Irrespective of any value) : Free | * |
| Outstation Cheque Collection Charges - Other than Branch Location (Per Instrument) | Cheques drawn on Non-Speed Clearing Locations : Instrument value upto. 500 - Free; >500 to 5,000 – 20; >5,000 to10,000 – 35; >10,000 to 1,00,000 -85; >1,00,000 – Free Cheques drawn on Speed Clearing Branches (Irrespective of any value) : Free | * |
| TC Encashment ~ | 0.3% of TC Amount (Min 50) | * |
| FCY Cheque Collection ~ | 500 | * |
| CASH TRANSACTION RELATED CHARGES | | |
| Cash Deposit at Home | 3.5 per 1000 (Min Rs. 100) | Free upto 5 txn per month Or Rs. 7.5 lac per month. |
| Cash Withdrawal at Home Location | Free | Free |
| Cash Deposit & Withdrawal at Non Home Location | 3.5 per 1000 (Min Rs. 100) | Free upto 5 txn per month Or Rs. 3.0 lac per month |
| CHEQUE RELATED CHARGES | | |
| At-par Cheque Book Charges*# | 1.5 per cheque leaf | Free upto 15 leaf per quarter |
| ECS Return / Cheque Issued & Returned (Financial Reason) <> | 350 for first return in a month thereafter 750 for each additional return in the same month | * |
| Cheque Issued & Returned (Technical Reason) <> | Free | Free |
| Cheque Deposited & Returned (INR) <> | 100 | * |
| Cheque Deposited & Returned (FCY) <> | 1000 | * |
| DEBIT CARD ISSUANCE CHARGE | | |
| Classic Debit Card - Issuance Charge | 150 | Free |
| Gold Debit Card - Issuance Charge | 500 | Free |
| Platinum Debit Card - Issuance Charge | 750 | Free |
| DEBIT CARD ANNUAL CHARGE | | |
| Classic Debit Card - Primary | 150 | Free for First year, thereafter Std. charges |
| Classic Debit Card - Add-On | 250 | * |
| Gold Debit Card - Primary | 500 | * |
| Gold Debit Card - Add-On | 500 | * |
| Platinum Debit Card - Primary | 750 | * |
| Platinum Debit Card - Add-On | 750 | * |
| ATM TRANSACTION CHARGES | | |
| Cash Withdrawal at own ATM | Free | Free |
| Cash Withdrawal/Balance Enquiry at other Domestic ATM## | Cash Withdrawal -17.80 / txn. Balance Enquiry - 8.50 / txn. | 5 txn per month Free, thereafter Std. charge |
| Cash Withdrawal at International ATM + | 150 | * |
| Balance Enquiry at International ATM + | 25 | * |
| Visa Global Assist Enquiry Charges | USD 5 | * |
| Visa Global Assist Charges for lost Card | USD 35 | * |
| Transactions declined at other bank ATMs due to insufficient balance <> | 25 per transaction | * |
| HOME BANKING CHARGES | | |
| Cash Pick-up / Delivery | 175 / txn | * |
| Instrument Pick-up / Delivery | 75 / txn | * |
| STANDING INSTRUCTION | | |
| Standing Instruction - Set-up | 100 | * |
| Standing Instruction - Amendment | 25 | * |
| Standing Instruction - Execution | Free | Free |
| Standing Instruction - Failure <> | 100 | * |

| Particulars | Standard Charges (Rs.) | Sanman Savings Bank Account |
|---|---|--|
| CERTIFICATE & REPORT ISSUANCE CHARGES | | |
| Current Year Balance and Interest Statement | Free | Free |
| Previous Year Balance and Interest Statement | 100 | * |
| Signature Verification Certificate | 25 | * |
| Photo Attestation | 50 | * |
| Address Confirmation | 50 | * |
| Foreign Inward Remittance Certificate | 100 | * |
| Duplicate TDS Certificate | 100 | * |
| ACCOUNT STATEMENT & PASSBOOK | | |
| Physical Account Statement (Quarterly) | Free | Free |
| Monthly E-mail Account Statement | Free | Free |
| Account Statement Weekly (Physical) | 100 Per Month | * |
| Account Statement Daily (Physical) | 500 Per Month | * |
| Annual Combined Statement (Physical) | Through Net Banking : Free, Through Branch : 85; Through Phone Banking : 110. | * |
| Duplicate /Ad-hoc Statement Branch Banking (90 days) | Through Branch: 100; Through Net/ATM: 50 | * |
| Pass Book (In Lieu of Account Statement) | Free | Free |
| Duplicate Passbook | 250 | * |
| OTHER CHARGES | | |
| Non Maintenance Charge (Quarterly) <> | | If AQB > 50% but less than required AQB : Rs. 300; if AQB < 50% : Rs. 400 |
| Charges If AQB Maintained is less than or equal to 75% of stipulated requirement # <> | Standard charge applicable (irrespective of free limit for each product) for Cheque leaf, DD/BC, Decline in ATM/POS transaction due to insufficient balance, and Home Banking. Additional charges Phone Banking @ 50 per call, Classic/ Gold Debit Card @ 25 pm, Platinum Debit Card @ RS 50 pm and Cash Deposit@ 4 per 1000. | * |
| DD / PO / BC Revalidation / Cancellation - INR | 100 | * |
| DD / PO / BC Revalidation / Cancellation - FCY ~ | 500 | * |
| Regeneration of PIN (ATM / Phone / Net) | 50 (sent through courier) | * |
| Replacement of a damaged Debit Card (for all card types) | Free | Free |
| Replacement of a lost Debit Card (for all card types) | 200 | * |
| Stop Payment - Single / Range of Cheques | 100; Free Over Net Banking | * |
| Account Closure (if closed after 1 month and before 6 months of A/C opening) | NA | 600 |
| Daily Balance Alert | SMS - 30 per qtr Email - Free | * |
| Weekly Balance, Transaction & Value added alerts | SMS - 15 per qtr Email - Free | * |
| Tax Collection Charge through Internet Banking | Free | Free |
| Tax Collection Charge at Branch | 100 | * |
| TOD Charges | 500 | * |
| Cheque Purchase Charges | 0.5/1000 (Min 50 Max 10000) | * |
| Record Retrieval Charges | 100 per request | * |
| Activation of Inoperative Account | Free | * |
| 14 % Service tax + 0.5% Swachh Bharat Cess on Foreign Currency Conversion Charges (FCY)~ | | |
| Value of purchase or sale of Foreign Currency | Service Tax + Swachh Bharat Cess Amount | |
| Up to Rs 1,00,000 | 0.145% of the gross value or INR 36.25/- whichever is higher | |
| Above Rs 1,00,000 to Rs 10,00,000 | INR 145 plus 0.0725% of the amount exceeding INR 1 Lakh | |
| Above Rs 10,00,000 | INR 797.5 plus 0.0145% of the amount exceeding INR 10 Lakhs, subject to a maximum of INR 7250 | |

*Indicates charged service. Applicable Charges will be as per Standard Charge.

Cash withdrawal limit from other Domestic ATM is Rs. 10000 per transaction.

**Indo - Nepal Remittance Scheme (NEFT Charges):

If Beneficiary maintains an Account with Nepal SBI Bank Ltd. (NSBL): Rs. 25 per txn (incl all taxes)

If Beneficiary does not maintain an Account with Nepal SBI Bank Ltd (NSBL): Upto Rs 5000 - Rs 75 per txn & beyond Rs 5000 - Rs 100 per txn (incl all taxes)

Transaction and Value Added SMS alerts would be sent free to the customers who have subscribed for Daily /Weekly Balance Alerts facility.

Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge, even if Daily /weekly Balance SMS alerts facility has not been subscribed.

*# Rs. 3/ cheque leaf / quarter will be applicable in case the cheque book request exceeds 100 leaf / quarter

Service Charges for Senior Citizens

Following charges are waived in case of accounts where the primary account holder is a senior citizen:

Duplicate Pass book issuance, Account Closure charges, Cheque Return (Outward i.e. cheque deposited for collection and returned)

Additionally Standard Charges for DD/BC Issuance (Indian Rupees) will be Rs. 2 per 1000 (as against regular charges of Rs. 2.50 per Rs. 1000).

Please Note

All Services, where a free limit is specified, usage beyond the free limit will be charged as per the standard charge of the respective service.

For all value figures k = 1000

The Bank will charge cross-currency mark-up of 3.5% on foreign currency transactions carried out on Debit Cards. The exchange rate used will be the VISA/Master Card wholesale exchange rate prevailing at the time of transaction.

Charges are exclusive of the Service Tax, Swachh Bharat Cess (SBC) & Krishi Kalyan Cess (KKC). With effect from June 1, 2016 the effective service tax rate will be 15% on taxable value (14 % Service tax + 0.5% SBC+0.5% KKC). The service tax including cess is subject to change from time to time.

Monthly physical statements will be issued free to account holders on them personally visiting the home branch for the same.

Any rejections in applications made through ASBA mode due to insufficient funds will attract charges of Rs.350/- per rejection<>

As per RBI guidelines, Business/ Commercial transactions are not permitted in the Savings Accounts

~ Any purchase / sale of foreign exchange will attract Service Tax on the gross amount of currency exchanged as per Service Tax on Foreign Currency Conversion Charges (FCY) table above

+ Additional charges levied by another bank on international ATM transactions will also have to be borne by the card holder

The above charges are subject to revision with a prior intimation of 30 days to all account holders. Closure of account due to revision of charges will not be subject to account closure charges.

The above charges are applicable for all states other than the State of Jammu and Kashmir. GST is applicable in the State of Jammu and Kashmir. For charges applicable to Jammu and Kashmir please contact the respective Branch Manager

"<>" Penalty Charges. Not applicable once the account becomes inoperative/ dormant.

In the event of a default in maintenance of Average Quarterly Balance as agreed to between the bank and customer for the quarter (referred as 'Default Quarter'), the bank will notify the customer clearly of the default and that the Average Quarterly Balance for the account has to be met in the subsequent quarter (referred to as 'Notice Quarter') else the NMC (Non Maintenance Charges) for both the 'Default Quarter' and 'Notice Quarter' will be recovered. The bank may choose to notify by SMS/ email / letter. It will be the responsibility of the customer to have a valid email id, mobile number and address updated with the bank at all times, failing which, customer may not receive the notification/s. The NMC charges will be based on the shortfall observed in the AQB and as specified in the slabs in GSFC.