

General Schedule of Features and Charges for Savings Accounts effective from September 30, 2019

Particulars	Standard Charges (₹)	SBGBA
Average Monthly Balance (AMB)	NA	Zero
REMITTANCE		
DD at Branch Location / Pay Order	2.5 per 1000 (Min 50 Max 10000)	Free
DD at other than Branch Location	2.5 per 1000 (Min 50 Max 10000)	Free
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	Free
FCY TT - Corr. Bank Charges borne by beneficiary ~	250	Free
FCY TT - Corr. Bank Charges not borne by beneficiary ~	1000	Free
Fund Transfer	Free	Free
NEFT (Per Transaction) **	Up to 10000: 2.50; 10001 to 100000:5; 100001 to 200000:15;> 200000 : 25	Free
RTGS (Per Transaction)	200001 to 500000: 25;> 500000: 50	Free
IMPS (Per Transaction)	Up to 10000: 5; 10001 to 100000: 5; 100001 to 200000: 15	Free
COLLECTION		
Local Cheque clearance	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 to 10,000 - 35; >10,000 to 1,00,000 - 85; >1,00,000 - Free, Cheques drawn on Speed Clearing Branches (Irrespective of any value): Free	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 to 10,000 - 35; >10,000 to 1,00,000 -85; >1,00,000 - Free, Cheques drawn on Speed Clearing Branches (Irrespective of any value): Free	Free
FCY Cheque Collection ~	500	Free
CASH TRANSACTION RELATED CHARGES		
Cash Deposit at Home / Non Home Location	3.5 per 1000 (Min Rs. 100)	Free (No cap on amount and no. of transactions)
Cash Withdrawal at Home Location	Free	Free
Cash Withdrawal at Non Home Location	3.5 per 1000 (Min Rs. 100)	Free
CHEQUE/ECS RELATED CHARGES		
At-par Cheque Book Charges	1.5 per cheque leaf	Free
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	Free
Cheque Deposited & Returned (FCY) <>	1000	Free
ECS Mandate Verification Charges	50 / instance	Free
DEBIT CARD ANNUAL CHARGE		
Classic Debit Card - Primary	150	Free
Classic Debit Card - Add-On	250	Free
Silk Classic Debit Card - Primary	NA	Free
Gold Debit Card - Primary	500	Free
Gold Debit Card - Add-On	500	Free
Platinum Debit Card - Primary	750	Free
Platinum Debit Card - Add-On	750	Free
World Debit Card (available only for erstwhile ING Vysya Variants *^)	750	Free for 1st year, thereafter 250 p.a.
ATM TRANSACTION CHARGES		
Cash Withdrawal / Balance Enquiry at own ATM	Free	Free
Cash Withdrawal/Balance Enquiry at other Domestic ATM##	Cash Withdrawal - 20 / txn. Balance Enquiry - 8.50 / txn.	Free
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	Free
Instrument Pick-up / Delivery	75 / txn	Free
STANDING INSTRUCTION		
Standing Instruction - Set-up	100	Free
Standing Instruction - Amendment	25	Free
Standing Instruction - Execution	Free	Free
Standing Instruction - Failure <>	100	Free

Particulars	Standard Charges (₹)	SBGBA
CERTIFICATE & REPORT ISSUANCE CHARGES		
Current Year Balance and Interest Statement	Free	Free
Previous Year Balance and Interest Statement	100	Free
Signature Verification Certificate	25	Free
Photo Attestation	50	Free
Address Confirmation	50	Free
Foreign Inward Remittance Certificate	100	Free
Duplicate TDS Certificate	100	Free
ACCOUNT STATEMENT & PASSBOOK		
Physical Account Statement (Quarterly)	Free	Free
Monthly E-mail Account Statement	Free	Free
Account Statement Weekly (Physical)	100 Per Month	Free
Account Statement Daily (Physical)	500 Per Month	Free
Annual Combined Statement (Physical)	Through Net Banking: Free, Through Branch: 85; Through Phone Banking: 110	Free
Duplicate /Ad-hoc Statement Branch Banking (90 days)	Through Branch: 100; Through Net / ATM: 50	Free
Pass Book (In Lieu of Account Statement)	Free	Free
Duplicate Passbook	250	Free
OTHER CHARGES		
Non Maintenance Charge (Monthly) <->	NA	NA
Charges If AMB Maintained is less than or equal to 75% of stipulated requirement # <->	Classic / Gold Debit Card @ 25 pm, Platinum Debit Card @ 50 pm.	NA
DD / PO / BC Revalidation / Cancellation – INR	100	Free
DD Revalidation / Cancellation - FCY ~	500	Free
Regeneration of PIN (ATM / Phone / Net)	50 (sent through courier)	Free
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	Free
Account Closure (if closed after 1 month and before 6 months of A/C opening)	NA	1200
Daily Balance, Transaction & Value added alerts	SMS – 30 per qtr / Email – Free	Free
Weekly Balance, Transaction & Value added alerts	SMS – 15 per qtr / Email – Free	Free
Tax Collection Charge through Internet Banking	Free	Free
Tax Collection Charge at Branch	100	Free
TOD Charges	500	*
Cheque Purchase Charges	0.5/1000 (Min 50 Max 10000)	*
Record Retrieval Charges	100 per request	Free
Activation of Inoperative Account	Free	Free
Tax on Foreign Currency Conversion Charges (FCY) ~		
Value of purchase or sale of Foreign Currency	Value on which GST rate will be applicable	
Up to ₹ 1,00,000	1% of the gross amount of currency exchanges or minimum of ₹ 250	
Above ₹ 1,00,000 to ₹ 10,00,000	₹ 1,000 + 0.50% of the gross amount of currency exchanged less ₹ 1,00,000	
Above ₹ 10,00,000	₹ 5,500 + 0.10% of the gross amount of currency exchanges less ₹ 10,00,000 subject to maximum of ₹ 60,000	

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

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

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.

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

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

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

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 ₹ 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. Non Maintenance Charges are not applicable once the account becomes inoperative / dormant.

With effect from April 1, 2015: In the event of a default in maintenance of Average Monthly Balance as agreed to between the Bank and customer for the month (referred as 'Default Month'), the Bank will notify the customer clearly of the default and that the Average Monthly Balance for the account has to be met in the subsequent month (referred to as 'Notice Month'). If the AMB is still not maintained in the 'Notice Month', the NMC (Non Maintenance Charges) for both the 'Default Month' and 'Notice Month' will be recovered in the subsequent month. 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. In case of accounts sourced under promotional offering and enjoying conditional NMC waiver, the terms and conditions of such promotional offering shall prevail.

W.e.f 1st September 2019, TDS at the rate of 2% (plus applicable surcharge and cess) will be deducted on cash withdrawal in excess of one crore rupees in aggregate made during the financial year.

"State government taxes / Cess as applicable shall be charged"