

General Schedule of Features and Charges for Savings Accounts Effective from November 1, 2018

Particulars	Standard Charges (Rs.)	Wealth Management (Rs)
Average Monthly Balance (AMB)	–	NA
Non maintenance Charges		
If AMB. <=50% of required Product AMB	–	NA
If AMB > 50% of required Product AMB but less than Product AMB	–	NA
DD/Cheque Book		
DD / Pay Order	Rs. 2.5 / 1000 (Min 50, Max 10,000)	Nil Charges
FCY DD / TT / Cheque Collection / Revalidation / Cancellation / FCY Cheque Deposited and Return	500	Nil Charges
At-par Cheque Book Charges	Rs. 3 / cheque leaf	Nil Charges
ECS / Cheque Issued & Returned (due to non availability of funds)	Rs. 500 / instance	Rs. 500 / instance
ECS Mandate Verification	Rs. 50 / instance	Nil Charges
SI Failure	Rs. 100 / instance	Nil Charges
Cheque deposited and returned (INR)	Rs. 100 / instance	Nil Charges
Funds Transfers		
NEFT / RTGS / Fund Transfer (Through Netbanking / Mobile Banking)	Nil Charges	Nil Charges
NEFT / RTGS done through branch	For NEFT : Upto 10000: 2.50; 10001 to 100000:5; 100001 to 200000:15; > 200000: 25 For RTGS: 200001 to 500000: 25; > 500000: 50	Nil Charges
IMPS	Up to 10000: 5; 10001 to 100000: 5; 100001 to 200000: 15	Nil Charges
Cash Transactions		
Cash Transaction at Branch / Cash Deposit Machine (CDM) (Deposit or withdrawal)	Rs. 3.5 / 1000 (Minimum Rs. 150)	Nil Charges
ATM Charges		
Own Bank's ATM Financial / Non Financial txns	Nil Charges	Nil Charges
Other Domestic ATMS – Financial / Non Financial txns##	Rs. 20/- per Financial Txn.; Rs. 8.5/- per Non Financial Txn.	Nil Charges
Declined txns due to insufficient balance	Rs. 25 / Transaction	Nil Charges
Cash Withdrawal / Balance Enquiry at International ATM+	Rs. 150 / Transaction	Nil Charges
Adhoc Charges		
Branch Requests		
Duplicate Ad-hoc statement Balance & Interest Statement Foreign Inward Remittance Certificate, Duplicate Passbook Duplicate TDS Certificate Through Branch or any other Record Retrieval Stop Payment - Single / Range of cheque thru branch DD / PO / BC Revalidation / Cancellation (INR); Annual Combined Statement-Physical;	100 / Request	Nil Charges
Branch Transaction		
Home Banking		
Cash Or Instrument Pick Up / Delivery	Rs. 150 per visit	Nil Charges
Family Banking	–	NA
Statements & Alerts		
Statements	Email Statement (Monthly): Nil Charges; Physical Statement (Quarterly): Nil Charges	Nil Charges
Balances and Transaction & Value added alerts (Daily / Weekly)	Daily SMS – 30 / Qtr. / Weekly SMS 15 / Qtr.	Nil Charges
Other Charges		
TOD Cheque Purchase charges Account Closure charges: (if closed after 1 month & before 6 months of A/C opening)	TOD: Rs. 500; Cheque Purchase Charges: 0.5 / 1000 (Min 50; Max 10000); Account Closure charges: 600	TOD: Rs 500;Cheque Purchase charges: 0.5/1000 (Min 50;Max 10000); Account closure charges:Nil
Complimentary Service		
Passbook (in lieu of Account Statement) Current Year Balance and interest statement Signature Verification Certificate Photo Attestation Address Confirmation	Nil Charges	Nil Charges

Foreign Exchange Services (FES)	
Outward Remittances - Individual	Standard Charges
Telegraphic Transfer Charges (other than payment for imports)	INR 1250 + Tax
Correspondent Bank Charges (Outward remittance wherein the foreign bank charges are paid by remitter)	INR 1000 + Tax
Issue of FCY DD's	INR 750 + Tax
Commission in lieu of exchange (in case of debit from EEFC/RFC/SFC account)	0.125 %; minimum INR 1,000 +Tax

The revised GST slabs are as below :	
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 Rs. 250/-
Above Rs.1,00,000/- to Rs.10,00,000/-	1000 + 0.50% of the gross amount of currency exchanged less 1,00,000.
Above Rs.10,00,000/-	Rs. 5500/- + 0.10% of the gross amount of currency exchanges less 10,00,000 subject to maximum of Rs. 60,000/-

Particulars	Standard Charges (Rs.)	Wealth Management (Rs.)
Debit Card Annual Charges		
Classic Debit Card – Primary	Rs. 150	Nil Charges
Classic Debit Card – Add-on	Rs. 150	Nil Charges
Silk Classic Debit Card – Primary	Rs. 150	Nil Charges
Gold Debit Card – Primary	Rs. 500	Nil Charges
Gold Debit Card – Add-on	Rs. 500	Nil Charges
Platinum Debit Card – Primary	Rs. 750	Nil Charges
Platinum Debit Card – Add-on	Rs. 750	Nil Charges
Infinite Debit Card - Primary	Rs. 2000	Nil Charges
Infinite Debit Card- Add-On	Rs. 2000	Nil Charges
World Debit Card (available for ING Vysya variants only)	Rs. 750	Nil Charges
Other Debit Card related Charges		
Replacement of a Lost Debit Card	Rs. 200	Nil Charges
Replacement of a Damaged Debit Card	Nil Charges	Nil Charges
Image Debit Card Issuance Charge	Rs. 199	Nil Charges
Regeneration of Pin (sent through courier)	Rs. 50	Nil Charges

Please note

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

##Cash withdrawal limit from other Domestic ATM is Rs. 10,000 per transaction.

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

Transaction and Value Added SMS alerts would be sent at Nil Charge 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 at Nil 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): Rs. 25 per txn (incl all taxes).

If Beneficiary does not maintain an Account with Nepal SBI Bank Ltd (NSBL): Upto Rs. 5,000 –Rs. 75 per txn & beyond Rs. 5,000 –Rs. 100 per txn (incl all taxes).

The bank will charge cross currency mark-up charge 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.

Non-financial transactions are Balance Enquiry, Mini Statement & PIN Change.

Charges are exclusive of the Goods and Service Tax (GST).

With effect from July 1, 2017 the effective Goods and Service tax rate will be 18% on taxable value. The GST rate is subject to change from time to time.

+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 Jammu & Kashmir. GST is applicable in the State of Jammu & Kashmir. For charges applicable to Jammu & Kashmir please contact the respective Branch Manager.

<> Penalty charges. Non-maintenance charges (NMC) is not applicable once the savings 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. The NMC charges will be based on the shortfall observed in the AMB and as specified in the slabs in GSFC. In case of accounts sourced under promotional offering and enjoying conditional NMC waiver, the terms and conditions of such promotional offering shall prevail.