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## **A)Current Account / Savings Bank Account**

<i>Description of Service</i>	<i>Service Charge</i>	
<b>1. Issue of Multi city Cheque books: Current Account (CA)</b>		
<b>Current Account</b>	Current Account (P- Segment)	First 50 cheque leaves free in a financial year. Thereafter, ₹3/- + GST per cheque leaf. 25 Leaf Cheque Book at ₹75/-+GST. 50 Leaf Cheque Book at ₹150/- +GST
	Other Current Accounts	First 50 cheque leaves free in a financial year. Thereafter, ₹3/- + GST per cheque leaf. 25 Leaf Cheque Book at ₹75/-+GST. 50 Leaf Cheque Book at ₹150/- +GST
	Current Account: Power Base	50 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Current Account: Power Pack	1000 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Current Account: Power Gain	200 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Regular Current Account	50 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Gold Current Account	300 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Diamond Current Account	700 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Platinum Current Account	Unlimited free
	Emergency Cheque Book	₹50/- + GST for 10 cheque leaves or part thereof

<b>Description of Service</b>		<b>Service Charge</b>
<b>2. Issue of Multi City Cheque books: Savings Bank (SB)</b>		
For all Segments	Savings Bank	First 10 cheque leaves free in a financial year. Thereafter: 10 Leaf Cheque Book at ₹40/- + GST. 25 Leaf Cheque Book at ₹75/- + GST.
	Emergency Cheque Book	₹50/- + GST for 10 cheque leaves or part thereof
	Senior Citizen	Free
	Salary Package Accounts - Irrespective of QAB	Free * <b>(except for bulk requirement)</b>
*Bulk requirement is requisition of cheques exceeding 25 leaves at single instance or in a month. Charges for bulk requirement @₹75/- + GST for 25 leaf Cheque Book.		
<b>3.Charges per month for Non – Maintenance of Average Monthly Balance (AMB):</b>		
<b>(a) Current Account</b>		
<b>(i)Current Accounts (For P- Segment) (AMB- ₹ 5,000/-)</b>		₹500/- + GST
<b>(ii) For other Current Account (CA) Variant Products</b>		
Normal Current Account (AMB - ₹ 10,000/-) Power POS (AMB - ₹ 5,000/-) Power Base (AMB - ₹ 20,000/-) Surabhi (AMB - ₹ 10,000/-) Regular Current Account (AMB - ₹ 5,000/-) Smart Collection Current Account (AMB ₹ 25,000/-)		₹500/- + GST
Power Pack (AMB - ₹5,00,000/-)		₹2,500/- + GST
Power Gain (AMB - ₹2,00,000/-)		₹1,500/- + GST
Power Jyoti (Collection a/c) (AMB - ₹50,000/-)		₹1,000/- + GST
Gold Current Account (AMB - ₹1,00,000/-) Master Collection Current Account (AMB ₹ 1,00,000/-)		₹2,000/- + GST
Diamond Current Account (AMB - ₹5,00,000/-)		₹4,000/- + GST per month, if AMB < ₹2,50,000/- ₹2,000/- + GST per month, if AMB > ₹2,50,000/-

<b>Description of Service</b>	<b>Service Charge</b>
Platinum Current Account (AMB - ₹10,00,000/-)	₹8,000/- + GST per month, if AMB < ₹5,00,000/-
	₹4,000/- + GST per month, if AMB > ₹5,00,000/-
(iii) Reimbursement Current Account (For Corporate Salary Package irrespective of AMB)	FREE
<b>(b) Savings Bank Accounts:</b>	
<b>Charges per month for Non – Maintenance of Average Monthly Balance (AMB):</b> Including Surabhi SB (Excluding All Salary Package Accounts, No Frill Accounts, Basic Savings Bank Deposit, Small & PMJDY a/cs, Pehla Kadam and Pehli Udaan accounts, Minors upto the age group of 18, Pensioners of all categories, Recipients of social security welfare benefits (Direct Benefits) , Students upto the age of 21 years )	
	<b>w.e.f 11.03.2020</b>
<b>AMB of ₹3000/- at Metro &amp; Urban Centre branches</b>	<b>NIL</b>
<b>AMB of ₹2000/- at Semi-Urban Centre branches</b>	<b>(vide e-Cir. R&amp;DB/BOD/BOD-SC/ 133/ 2019-20 dated 13.03.2020)</b>
<b>AMB of ₹1000/- at Rural Centre branches</b>	

<b>4. Account Keeping Charges per annum</b>	
Current Account- PB	₹550/- + GST
Current Account, Cash Credit/Overdraft-Limit exceeding ₹25000/-	
Reimbursement Current Account (For CSP irrespective of AMB)	Free

<b>5. Statement of account: Current Account</b>	
Statement of account (First/original): Monthly (For all segments)	Free
Duplicate statement (For all Segments) (waived for Power Pack and Power Gain)	₹100/- + GST per page (40 entries)
Duplicate Statement of accounts for Diamond and Platinum variant of All Salary Package accounts	Free

<b>Description of Service</b>	<b>Service Charge</b>
<b>6. Issue of Duplicate Passbook</b>	
First Passbook/Continuation of Passbook	Free
Duplicate passbook (for all segments)	₹100/- + GST for issue of duplicate passbook. ₹50/- + GST per page (40 entries)

<b>7. Transfer of accounts (Savings Bank and Current Account) for all Segments per occasion (Transfer of Home Branch)</b>	Free
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<b>8. Account Closure Charges</b>		
<b>Savings Bank Account (excluding Basic Savings Bank Deposits, Pradhan Mantri Jan Dhan Yojna &amp; Small Accounts opened under Financial Inclusion)</b>		
Upto 14 days of opening	Free	
After 14 days upto 1 year of opening of account	₹500/- + GST	
Beyond 1 year of opening of account	Free	
Account closed on settlement of accounts of deceased depositors	Free	
Closure of regular SB account by BSBD account holders	Free	
<b>Current Account</b>	<b>Individual Current Accounts</b>	<b>Non-Individual Current Accounts</b>
Upto 14 days of opening	Free	Free
After 14 days upto 1 year of opening of account	₹ 500/- + GST	₹ 600/- + GST
After 1 year to 5 years of opening of account	Free	Free
Beyond 5 years of opening of account	Free	Free

## **B) Cheques (Collection) / NACH**

<i>Description of Service</i>	<i>Service Charge</i>
<b>1. Stop payment instruction</b>	
SB account, Current Account, Cash Credit Account	₹100/- + GST per instrument maximum ₹500/- + GST per instance

<b>2 Collection of cheques under Speed Clearing System (inclusive of postage and out of pocket expenses)</b>	
Upto and including ₹1.00 lakh	Free (Savings Bank)
	₹20/- + GST (Current Account)
Above ₹1.00 lakh (For all)	₹200/- + GST

<b>3. Collection of Outstation Cheques (inclusive of postage and out of pocket expenses)</b>	
Upto ₹10,000/-	₹50/- + GST
Above ₹10,000/- upto ₹1.00 lakh	₹100/- + GST
Above ₹1.00 lakh	₹200/- + GST

<b>4. Cheque/bill deposited with us returned unpaid by others (Local/ Outstation)</b>	
Cheque/bill upto ₹1.00 lakh	₹150/- + GST
Cheque/bill above ₹1.00 lakh	₹250/- + GST

<b>5. Cheque Returned Charges for Cheques drawn on us (for insufficient funds only)</b>	
For PB & TBU customers	₹500/- + GST, irrespective of the amount
For SME Customers	₹500/- + GST (irrespective of the amount) for first 3 cheque returns (in one year).
	₹1,000/- + GST from 4 <sup>th</sup> cheque return onwards (in one year)
Cheque returned charges for Cheques drawn on us (for technical reasons) for all customers (Not to be charged where customer is not at fault as per RBI guidelines)	₹150/- + GST

<b>6. National Automated Clearing House (NACH) Mandate (including 'E' mandate)</b>	
One time Mandate Authorisation Charges per mandate	₹50/- + GST
Failed Mandate	₹250/- + GST

## **C) IOI (DD / Banker's Cheque)**

<b>Description of Service</b>	<b>Service Charge</b>
<b>1. Issue of Inter Office Instrument (Demand Drafts/ Bankers' Cheque) for all customers-including online (INB) requests.</b>	
Upto ₹5,000/-	₹25/- (incl. GST)
Above ₹5,000/- upto ₹10,000/-	₹50/- (incl. GST)
Above ₹10,000/- upto ₹1,00,000/-	₹5/- (incl. GST) per ₹1000/- (Min.₹60/-incl. GST)
Above ₹1,00,000/-	₹4/- (incl. GST) per ₹1000/- Min.₹600/-incl. GST Max.₹2000/-incl. GST
No Cash Handling charges will be levied in addition to charges as above for issuance of IOI (Demand drafts/ Bankers' cheque) in case of cash transaction. Postage / Courier charges for delivery of IOIs (for online INB requests) will be charged extra at ₹50/- + GST.	
Cancellation & Issuance of Duplicate IOI (Bankers' Cheque)	₹200/- + GST
<ul style="list-style-type: none"> <li>➤ Gold variant Current Account customers – 50 drafts free per month</li> <li>➤ Diamond and Platinum variant Current Account customers – Unlimited free draft</li> <li>➤ For All Salary Package accounts:               <ol style="list-style-type: none"> <li>a) Charges waived for issue of Demand Draft to All Salary Package account holder from Branch, Alternate Channels.</li> <li>b) No restrictions on the number of free drafts and cap on the maximum amount, for issue of Draft.</li> <li>c) The concessions will be available only if the amount is transferred from the Salary Account as per existing norms.</li> <li>d) Postage / Courier charges as applicable will be recovered.</li> </ol> </li> </ul>	

<b>2. Draft Cancellation Charges: (w.e.f. 01.09.2021)</b>	
<b>Draft Amount</b>	<b>Charges</b>
Up to ₹ 500/-	Nil
Above ₹ 500/- up to ₹ 5000/-	₹ 25/- + GST
Above ₹ 5000/- up to ₹ 10000/-	₹ 50/- + GST
Above ₹ 10000/-	₹ 100/- + GST



## **D) Debit Card / ATM**

<b>Description of Service</b>	<b>Service Charge</b>
<b>1. ATM card/ KIT returned by courier due to wrong address</b>	₹100/- + GST

<b>2. Debit Card Issuance Charges</b>	
Classic /Silver/Global/Contactless Debit Card	Free
Gold Debit Card	₹100/- + GST
Platinum Debit Card	₹300/- + GST
Debit Card issued to All Salary Package accounts	Free

<b>3. Debit Card Annual Maintenance Charges (Recovered at the beginning of the second year onwards)</b>	
Classic/ Silver/ Global/ Contactless Debit Card	₹125/- + GST
Yuva /Gold / Combo Debit Card	₹175/- + GST
Platinum Debit Card	₹250/- + GST
Pride/Premium Business Debit Card	₹350/- + GST
My card (Image card)	₹175/- + GST
Signature	Free
AMC on Debit Card issued to all Salary Package accounts	Free

<b>4. Debit Card Replacement Charges</b>	₹300/- + GST
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<b>5. Duplicate PIN / Regeneration of PIN through Branch</b>	₹50/- + GST
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<b>6. ATM/POS transaction technical declines attributable to customer (i.e. lack of balance in account)</b>	₹20/- + GST
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<b>7. International Transaction Charges</b>	
Balance enquiry at ATMs	₹25 /- + GST
ATM Cash withdrawal transactions	₹100/- min. + 3.5% of Txn. Amt. + GST
Point of Sale (PoS) / eCom transactions	3% of transaction amount + GST

<b>8. SMS Alert charges per quarter from Debit Card holders who maintain average quarterly balance of ₹25000/- &amp; below during the quarter.</b> (Waived for all Salary Package accounts, Current Account variants: Regular, Gold, Diamond, Platinum)	<b>NIL</b>
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## **E) Cash Related Charges**

<b>Description of Service</b>	<b>Service Charge</b>
<b>1. Cash handling charges</b>	
<b>1 a. Cash Deposit Transactions: Savings Bank (Including SURABHI Savings Bank account; Excluding Financial Inclusion account)</b>	
No. of cash deposit transactions in a month	3 transactions free
Beyond 3 Transactions in a month (Excluding Alternate channel transactions)	₹50/- + GST per Transaction
No restriction of Cash Deposit at Non-Home for Savings Bank Accounts	
<b>1 b. Cash Deposit Transactions: Current Account</b>	
Current Account (AMB ₹ 10,000/-) Power POS (AMB ₹ 5,000/-) Power Base (AMB ₹ 20,000/-)	Up to ₹ 25000/- per day: Free
Smart Collection Current Account (AMB ₹ 25,000/-)	Free Cash Deposit - NIL
Power Gain (AMB ₹ 2,00,000/-)	Free up to ₹ 15 lakh per month. (Both Home and Non-Home)
Power Pack (AMB ₹ 5,00,000/-)	Free up to ₹ 60 lakh per month. (Both Home and Non-Home)
Regular Current Account (AMB ₹ 5,000/-) Surabhi CA (AMB ₹ 10,000/-)	Free up to ₹ 5 lakh per month @
Master Collection Current Account (AMB ₹ 1,00,000/-)	Free up to ₹ 10 lakh per month @
Gold Current Account (AMB ₹ 1,00,000/-)	Free up to ₹ 25 lakh per month @
Diamond Current Account (AMB ₹ 5,00,000/-)	Free up to ₹ 100 lakh per month @
Platinum Current Account (AMB ₹ 10,00,000/-)	Unlimited free
<b>Cash Deposit Charges Beyond free limit</b>	₹0.75 per ₹1,000/- + GST Minimum ₹50/- + GST Maximum ₹20,000/- + GST
Maximum Limit for deposit of cash at Non-Home branch is ₹2 lakh per day. Thereafter, Branch Manager of Non-home branch is vested with the powers to accept more cash. @ Inclusive of cash deposited in CDM, Recycler, GCC, Home & Non-Home Branches.	
Power Jyoti (MAB ₹50,000/-) (CGM of the Circle has the discretion to reduce charges by ₹ 20/- per transaction. No additional Cash Handling Charges)	₹60/- + GST per transaction
*Service charges for Cash Deposit in Cash Credit Account are dealt with separately.	

<b>Description of Service</b>	<b>Service Charge</b>
<b>1. c. Cash Deposit on Cash Points (Cash Deposit Machine – CDM &amp; Cash Recyclers)- Anytime Channels</b>	
By Debit Card to Card Linked a/c	Free
Debit Card to Third Party A/c	₹22/- + GST
Cardless Transactions	₹22/- + GST
GRC	₹25/- (incl. GST)
SME insta Deposit/ Business Debit Card	₹.22/- + GST

<b>2. Cash Withdrawals at Home &amp; Non-Home Branch (Charges based on number of transactions) – Not applicable to Small/No Frill Deposits/Basic Savings Bank Account Holders</b>				
<b>At Branch</b>				
<b>Average Monthly Balance (AMB) in Savings Bank</b>		<b>Number of free cash withdrawals per month</b>		
Up to ₹25,000/-		2		
Above ₹25,000/- up to ₹50,000/-		10		
Above ₹50,000/- up to ₹1,00,000/-		15		
Above ₹1,00,000/-		Unlimited		
Charges for transactions beyond the free limit (₹ per txn)		₹50/- + GST		
<b>Cash withdrawal limit at Non-Home Branches by the customer for self: SB : ₹ 50,000/-; CA : ₹ 1,00,000/-</b>				
<b>Through Internet/Mobile Banking</b>				
<b>Average Monthly Balance (AMB) in Savings Bank</b>		<b>Number of free transactions per month</b>		
Up to ₹25,000/-		Unlimited		
Above ₹25,000/- up to ₹50,000/-				
Above ₹50,000/- up to ₹1,00,000/-				
Above ₹1,00,000/-				
<b>At ATM</b>				
<b>Average Monthly Balance (AMB) in Savings Bank</b>		<b>Number of free transactions per month</b>		
		<b>Both Financial and Non-financial</b>		
		<b>Other Bank ATMs</b>		
		<b>Our Bank ATM</b>		
		<b>In 6 Metro Centres \$</b>	<b>Other Centres</b>	
Up to ₹25,000/-		3	5	5
Above ₹25,000/- up to ₹50,000/-		3	5	Unlimited
Above ₹50,000/- up to ₹1,00,000/-		3	5	
Above ₹1,00,000/-		Unlimited	Unlimited	
Charges for financial transactions beyond the set limit (₹ Per Txn.)		₹20/- + GST		₹10/- + GST

<b>Description of Service</b>	<b>Service Charge</b>		
Charges for non-financial transactions beyond the set limit (₹ Per Txn.)	₹ 8/- + GST	₹ 5/- + GST	NIL
Transaction decline due to insufficient balance	₹20/- + GST	₹20/- + GST	
<p>One-way inter-changeability allowed for branch transaction on ATM transactions. It means a customer will be allowed maximum of 10 free debit transactions at 6 Metro centres at SBI ATMs and maximum 12 free debit transactions at other centre ATMs (If no transaction at other Bank ATM and no transaction at the branch)</p> <p><b>\$ Namely</b>, Mumbai, New Delhi, Chennai, Kolkatta, Bengaluru and Hyderabad</p> <p>For All Salary Package accounts at all locations, irrespective of variants, Free, Unlimited number of transactions at our ATMs, other Bank ATMs.</p>			
<b>AT PoS – Cash withdrawals for State Bank Debit cards (On-Us transactions)</b>	1% of the transaction value subject to a maximum of ₹5/- per transaction		

<b>3. Cash Deposit/withdrawal at Business Correspondent (BC)</b>	
Cash withdrawal /Transfer (home branch) (Maximum ₹20000/-)	First Four withdrawals will be free in a month. Thereafter, no transaction to be allowed.
Cash withdrawal using Debit card / AEPS-On-US(Issuer) (Max.upto ₹10,000/-)	
SB account opening fee including enrolment	Free
Tatkal Money Remittance for Non-home transactions (Deposit to Core by cash/transfer)	1% of remitted amount. Minimum ₹10/- & Maximum ₹100/-
IMPS transaction (Cash – Max. ₹5,000/-; Transfer Max ₹20,000/-)	1.25% of remitted amount, Minimum ₹24/- & Maximum ₹100/-

<b>4. Service Charges for exchange of Soiled/Imperfect Notes</b>	
Upto 20 pieces and value upto ₹5,000/-	Free
More than 20 pieces and / or value more than ₹5,000/-	
More than 20 pieces	₹2/- per piece on entire tender + GST
Value above ₹5,000/-	₹2/- per piece or ₹5/- per 1000 + GST whichever is higher on entire tender @
<p>@ For example, 25 pieces of ₹500/- = value ₹12,500/- are tendered:</p> <p>Charges ₹2/- per piece : ₹50/- + GST,</p> <p>Charges @ ₹5/- per ₹ 1000/- : ₹62.50 + GST</p> <p>Amount to be charged will be : ₹62.50 + GST</p>	

## **F) Safe Deposit / Safe Custody**

<b>Description of Service</b>	<b>Service Charge</b>
<b>1. Personal &amp; Agricultural segment Gold Loan Safe Keeping Charge</b>	
To be charged 30 days after the expiry of the prescribed tenure of gold Loan in Per segment (Currently 30/36 months respectively)	₹100 /- + GST per Month
The charges will be levied 30 days after the expiry of the term period in Agri Segment (which is presently 12 months)	₹ 100/- +GST per month
<b>Agricultural Segment Safe Keeping of title deeds</b>	
To be charged 30 days after the expiry of the prescribed tenure (Branch can waive the charges if fresh loan is availed within 6 months of closure of account)	After 30 days of closure of loan account ₹1,000/- + GST per quarter or part thereof.

<b>2. Safe Deposit Lockers: Annual Rent * w.e.f 31.03.20 vide e-cir R&amp;DB/BOD-SC/132/19-20 dt 12.03.2020</b>			
<b>SIZE</b>	<b>TYPE</b>	<b>METRO AND URBAN</b>	<b>SEMI URBAN AND RURAL</b>
		Amount in ₹	
Size A: 125 x 175 x 492	SMALL	2,000	1,500
Size B: 159 x 210 x 492			
Size C: 125 x 352 x 492	MEDIUM	4,000	3,000
Size D: 189 x 263 x 492			
Size E: 159 x 423 x 492			
Size H1:325 x 210 x 492	LARGE	8,000	6,000
Size F: 278 x 352 x 492			
Size G: 189 x 529 x 492			
Size H: 325 x 423 x 492	EXTRA LARGE	12,000	9,000
Size L: 404 x 529 x 492			
Size L1:385 x 529 x 492			
<b>For Salary Package Accounts:</b> Platinum variant Accounts: 25% concession on locker Rent; Diamond variant Accounts: 15% concession on Locker Rent. <b>For Exclusif/Wealth Account: 25% concession on Locker Rent</b>			
<b>One Time Locker Registration Charge</b>	Small/ Medium: ₹500+GST Large/Extra Large: ₹1000+GST		
Breaking open of Locker: Loss of Key or Non-Payment of Locker Rent	₹1000/- + GST *		
*Plus, actual expenditure incurred for breaking open the locker and changing the lock by manufacturers of locker			
Locker Visit Charges (All sizes):	12 visits free. Thereafter: ₹100 /- + GST per visit		

<b>Description of Service</b>	<b>Service Charge</b>
<b>Locker rent overdue charge (All sizes)</b>	
1 <sup>st</sup> Qtr	10% *
2 <sup>nd</sup> Qtr	20% *
3 <sup>rd</sup> Qtr	30% *
1 Year	40% *
*of the Annual rent to be recovered in addition to Locker Rent. <b>Overdue period is clarified as under:</b> Standing Instruction set up, for advance rental for the financial year 2019-20, recoverable on 01.04.2019: Overdue charge @ 10%/20%/30%/40% of annual rent to be levied on 1 <sup>st</sup> July 2019/1 <sup>st</sup> October 2019/ 1 <sup>st</sup> January 2020/1 <sup>st</sup> April,2020 respectively, if remaining unpaid till that date.	
For more than 1 year	Locker to be broken Open
<b>3. Safe Deposit Articles</b>	
Envelope / Packet (small)	₹300/- + GST per quarter
Large Packet: Max. dimension not to exceed 100 cms (Length+Width+Height)	₹500/- + GST per quarter
<b>4. Safe Custody Charges</b>	
Scripts (for each scrip)	₹150/- + GST per scrip. Min.₹300/-+ GST p.a. or part thereof.

## **G) NEFT / RTGS / IMPS**

<b>1. NEFT/ RTGS CHARGES (through Net Banking/Mobile banking) (including YONO) @</b>	
<b>NEFT Customer Transaction (through Net Banking / Mobile Banking) (Including YONO) @</b>	
Up to ₹10,000/-	FREE
Above ₹10,000/- and up to ₹1.00 lakh	
Above ₹1.00 lakh and up to ₹2.00 lakh	
Above ₹2.00 lakh	
<b>RTGS Customer Transactions (through Net Banking/mobile banking) (Including YONO) @</b>	
<b>Transaction Slab</b>	
₹2.00 lakh to ₹5.00 lakh	FREE
Above ₹5.00 lakh	
<b>@The charges are applicable only to transactions originated and payable within India.</b>	
<b>NEFT/ RTGS CHARGES (transactions at branches) *</b>	
<b>NEFT Customer Transactions (Transactions at branches)</b>	
Up to ₹10,000/-	₹2/- + GST
Above ₹10,000/- and up to ₹1.00 lakh	₹4/- + GST
Above ₹1.00 lakh and up to ₹2.00 lakh	₹12/- + GST
Above ₹2.00 lakh	₹20/- + GST

<i>Description of Service</i>	<i>Service Charge</i>
<b>RTGS Customer Transactions (transactions at branches)</b>	
₹2.00 lakh to ₹5.00 lakh	₹20/- + GST
Above ₹5.00 lakh	₹40/- + GST
*The charges are applicable only to transactions originated and payable within India.	
<b>NEFT/RTGS transaction charges waived for Current Account Variants: Gold, Diamond, Platinum</b>	
<b>NEFT/ RTGS transaction charges for Salary Package Accounts:</b>	
a) Waived for Online / Branch channel for all variants of DSP, PMSP, ICGSP, CGSP, PSP, and RSP.	
b) Waived for CSP/ SGSP/SUSP as under:	
i. Through Online Channel: All variants	
ii. Through Branch Channel: Waived only for Diamond and Platinum variants	

<b>2. IMPS Fund Transfer charges through INB/MB (Including YONO)</b>	
Upto ₹1,000/-	<b>FREE</b>
From ₹1,001/- to ₹10,000/-	
From ₹10,001/- to ₹25,000/-	
From ₹25,001/- to ₹1,00,000/-	
From ₹1,00,001/- upto ₹2,00,000/-	

<b>3. IMPS Fund Transfer charges through Branch Channel</b>	
Upto ₹1,000/-	<b>FREE</b>
From ₹1,001/- to ₹10,000/-	₹2/- + GST
From ₹10,001/- to ₹25,000/-	₹4/- + GST
From ₹25,001/- to ₹1,00,000/-	₹4/- + GST
From ₹1,00,001/- upto ₹2,00,000/-	₹12/- + GST

## **H) Basic Savings Bank Account (BSBD)**

<b>Description of Service</b>	<b>Service Charge</b>
<b>1. Service Charges for Basic Savings Bank Deposit (BSBD) accounts</b>	
Issue of Cheque book	One Cheque Book of 25 leaves will be issued free to Senior Citizens and differently abled person per year. For other BSBD account holders, no cheque book will be issued.
Issue of ATM Card	Only RuPay classic card will be issued free of cost
Withdrawals	Four withdrawals in a month including ATM withdrawals free of charges. The charge for transactions in FI Accounts, in excess of first four free transactions: ₹ 15/- +GST per transaction.
BSBD account holders will be provided services as mandated by the RBI. No further services will be available to BSBD account holder In case of need, they may get their account converted to Normal Savings Bank account with full services at applicable service charges.	

## **I) PRE-PAID CARDS**

<b>1. State Bank Prepaid Cards</b>	
<b>Foreign Travel Cards</b>	
Card Issuance Charges	₹100 + GST
Additional (Add-on) Card fee	₹100/- + GST
Reloading Charges	₹50 + GST
Replacement Card fee - VISA - in case of Lost/Stolen card (Postage US\$20/- extra or ₹50/- for delivery within India)	USD2.00, Pounds 1.25, Euro 1.60, CAD 2.00, AUD 2.00, JPY 160.00, SAR 8.00, SGD 1.65 + GST
Replacement Card fee - Master Card	Free
Cross Currency Charges	3% + GST
Charge back fee - VISA (However, if the customer's complaint is proved right, the charges will be refunded)	USD2.00, Pounds 2.00, Euro 2.00, CAD 2.00, AUD 2.00, JPY 200.00, SAR 7.00, SGD 3.00 + GST
Charge back fee - Master Card	FREE



<b>Description of Service</b>	<b>Service Charge</b>
Cash out/refund of unspent card balance - VISA	(i) If the balance in the card is claimed after 3 months of expiry of the card, the balance will be refunded after deduction of USD5/GBP5/Euro5/AUD5/CAD5/JPY500/SAR20/SGD6
	(ii) If the balance in the card is below USD5/ GBP5 /Euro5/ AUD5/ CAD5/ JPY500/ SAR20/ SGD6, after the expiry of the card, the same will be forfeited
Cash out/refund of unspent card balance - Master Card	₹100/- + GST
ATM withdrawal fee VISA	USD1.75, Pounds 1.25, Euros 1.50, CAD 1.75, AUD 2.00, JPY 175.00, SAR 7.00, SGD 2.00 + GST
ATM withdrawal fee - Master Card (Some ATM operators and merchants may charge a fee or set their own limits. Please confirm whether any fees or limits apply, before making a withdrawal or purchase)	USD 1.75,Pounds 1.25, Euros 1.50, SGD 2.00 + GST
Balance enquiry with ATMs - VISA	USD 0.50, Pounds 0.50, Euros 0.50, CAD 0.50, AUD 0.50, JPY 50.00, SAR 2.00, SGD 1.00 + GST
Balance enquiry with ATMs - Master Card	Free (A fee may be payable to the ATM operator for balance enquiries)
Physical statement of FTC - VISA (no charges for e-statement - on request to prepaid@sbi.co.in)	USD 2.00, Pounds 1.25, Euros 1.60, CAD 2.00, AUD 2.00, JPY 160.00, SAR 8.00, SGD 1.65, + GST excluding courier charges for each such statement
Physical statement of FTC - Master Card	Only E-Statement, free of cost
Deduction on Expired Card / Inactivity Fee - VISA (will be deducted each year on the expired card)	USD 5.00, Pounds 5.00, Euros 5.00, CAD 5.00, AUD 5.00, JPY 500.00, SAR 20.00, SGD 6.00 + GST
Deduction on Expired Card / Inactivity Fee - Master Card (Monthly inactivity fee - debited from your card if it has not been used for 12 months)	USD1.50 + GST

<i>Description of Service</i>	<i>Service Charge</i>		
<b>2. Rupee Prepaid Cards</b>			
<b>Type of Card</b>	<b>Card Issuance Charges @ (Exclusive of GST)</b>	<b>Card Replacement Charges @ (Exclusive of GST)</b>	
eZ Pay Mag-Stripe	₹100/-	₹100/-	
eZ Pay EMV - Chip	₹150/-	₹150/-	
Achiever Mag-Stripe	₹100/-	₹100/-	
Achiever EMV-Chip	₹150/-	₹150/-	
Imprest Mag-Stripe	₹75/-	₹100/-	
Imprest EMV-Chip	₹150/-	₹150/-	
Default Gift Card Mag-stripe	₹100/-	₹100/-	
Image based Gift Card Mag-stripe	₹105/-	₹105/-	
<b>@ Staff Achiever Cards are free from Service Charges</b>			
	<b>Reloading Charges @ (If loaded through RINB/CINB - FREE charges) (Exclusive of GST)</b>	<b>Cash Withdrawal from other bank ATM (Exclusive of GST)</b>	<b>Enquiry at other Bank ATM (Exclusive of GST)</b>
eZ Pay Mag-Stripe	₹10/-	₹20/-	₹9/-
eZ Pay EMV - Chip	₹10/-	₹20/-	₹9/-
Achiever Mag-Stripe	₹10/-	N A	₹9/-
Achiever EMV-Chip	₹10/-	N A	₹9/-
Imprest Mag-Stripe	₹10/-	₹20/-	₹9/-
Imprest EMV-Chip	₹10/-	₹20/-	₹9/-
Default Gift Card Mag-Stripe	N A	N A	₹9/-
Image based Gift Card mag-Stripe	N A	N A	₹9/-
<b>SBI Green Remit Card</b>			
Card Issuance	₹20/- + GST		
Transaction Charges in Green Channel Counter (GCC)	As applicable for CBS transactions i.e. ₹50/- + GST		
Transaction Charges in CDM	₹25/- incl. GST		

## **J) OTHER MISCELLANEOUS CHARGES**

<i>Description of Service</i>	<i>Service Charge</i>	
<b>1. Phone Banking</b>		
Request for Account Statement, Interest Certificate (Deposit/ Home Loan /Education Loan), Information on TDS details	Physical delivery	₹44/- + GST
	Via email	FREE
Self-generation of ATM PIN through ATM/INB/Contact Centre	FREE	
IRCTC Fee(on SBI Payment gateway)	₹10/- + GST	

<b>2. Doorstep Banking (DSB)</b>		
Non – financial transactions	₹60/- + GST	
Financial	₹100/- + GST	

<b>3. Standing instruction (S.I.)</b>		
Setting of SI (At Branch)	Intra Bank	Free
	Inter Bank (Free for All Salary package accounts)	₹50/- + GST
	Other than Bank Transfers	
Processing of SI (At Branch)	Intra Bank	Free
	Inter Bank (Free for All Salary package accounts)	₹50/- + GST
	Other than Bank Transfers	
Failed S.I. (in loan account)	Inter, Intra & Other than Bank Transfers	₹250/- + GST

<b>4. Interest Certificate for all segments</b>		
Original	Free	
Duplicate	₹150/- + GST	

<b>5. Balance Certificate per instance for all segments</b>	₹150/- + GST
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<b>6. No dues certificate for all segments / customers</b>		
Priority sector	Free	
Others	Individual	₹100/- + GST
	Firm/Non-Individuals	₹200/- + GST

<b>7. Signature verification per instance for all segments</b>	₹150/- + GST
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<b>Description of Service</b>	<b>Service Charge</b>
<b>8. Solvency Certificate</b>	
Non-commercial (per lakh)	₹300/- + GST Minimum ₹1200/- + GST Maximum ₹18000/- + GST
Commercial (per lakh)	₹300/- + GST
	Minimum ₹1500/- + GST Maximum ₹25000/- + GST
<b>9. Photo attestation charges per instance for all segments</b>	
	₹150/- + GST
<b>10. Record - Copy of the cheque per instance for all segments</b>	
	₹150/- + GST per cheque
<b>11. Enquiries relating to old records (beyond 12 months old) per item</b>	
For all segments	₹200/- + GST per item upto 2 years and thereafter additional ₹100/- + GST for every additional year for each item
<b>12. Allowing operations through Power of Attorney/Mandate</b>	
	₹500/- + GST for Individual ₹1000/- + GST for Non-Individual
<b>13. Postal charges</b>	
(a) Ordinary	Actual expenditure (Minimum ₹20/- + GST)
(b) Registered Post/Speed Post/ Courier	Actual expenditure (Minimum ₹50/- + GST)
<b>14. Collection of bills (inclusive of postage and out of pocket expenses)</b>	
Upto ₹10000/-	₹150/- + GST
Above ₹10000/-	₹500/- + GST
<b>15. Presentation of inland usance bills per instance</b>	
	₹110/- + GST

<i>Description of Service</i>	<i>Service Charge</i>
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<b>16.UPI: BHIM SBI Pay</b>	
Peer to Peer transfer (P2P)	FREE

<b>17.NRI Services: Portfolio Investment Scheme (PIS)</b>	
PIS Account opening Charges	₹500/- + GST
PIS Account Maintenance Charges (2 <sup>nd</sup> year onwards)	₹900/- + GST
Brokerage Rate	0.25%

<b>18.Trusteeship Business</b>	
Revocation charges (Closure of account)	₹2,500/- + GST
Out of pocket expenses	Actuals
Annual Holding certificate	₹1,000/- per certificate + GST
Bank Statement charges	₹100/- + GST per statement (For 40 entries)
Safe Custody charges	₹300/- + GST per scrip Min ₹500/- + GST p.a. or part thereof
Standing Instructions	₹100/- + GST for Intra & Inter bank

## K. Summary Risk Control Matrix

Sl. No	Description of the Risk	Description of the Control	Data Point Created / Systems & Procedures put in place	Whether the control is automated/ Manual	If, Manual, mitigation measures taken
1	Income Leakage	Automation of recovery of service charges	As per extant circular instructions.	Every effort is being taken for automation of recovery of service charges.	A back up register is to be maintained as per specimen advised by Circular No. NBG/BOD-GB/1/2017-18 (Sl. No.1/2017-18) dated 01.04.2017 for recording manual recovery of Service Charges
2	Excess Recovery	RFIA & Income Leakage related Value statements	As per extant circular instructions.		

- While every effort is being taken for automation of recovery of service charges as advised in the **ANNEXURE**, Operating Units are advised to ensure recovery of the same when it is not automatically recovered to avoid income leakage. Operating Units are advised to calculate GST as and when there is a change and recover correct amount of service charges accordingly.

## **L. Specimen of Back Up Register**

PART - I

### **CHARGES RECOVERED MANUALLY**

S.No	Date	Account No.	Details of transaction	Amount recovered	Journal no.	Initials	
						Associate	Officer

PART - II

### **DETAILS OF SHORT CHARGES BY CBS, DIFFERENCE RECOVERED MANUALLY**

S.No	Date	Account No.	Details of transaction	Service charge recovered in CBS	Charges Applicable	Amount recovered	Journal no.	Initials	
								Associate	Officer

PART - II

### **REFUND OF EXCESS CHARGES LEVIED IN CBS**

S.No	Date	Account No.	Details of transaction	Service charge recovered in CBS	Charges Applicable	Amount refunded	Journal no.	Initials	
								Associate	Officer