

*Introducing....*



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So that brings us to a basic question...

who are  
you ???

A hand holding a black marker, positioned as if it has just finished writing the text "who are you ???" on a light blue background. The word "you" is underlined with two parallel lines.

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You are educated – Graduate or Post-graduate from a reputed institute.

You have started a company that's in the first stage of operations.

You have conceived a business model for a product or service.

You know your vendors/clients, but don't know how to make/collect payments



You know the value of your money, but don't know when it comes to exchange rates.

You have probably found a venture capitalist to fund your business.

You know how to tap into the market, but don't know business banking.

You have the funds, but don't know where to park the surplus.



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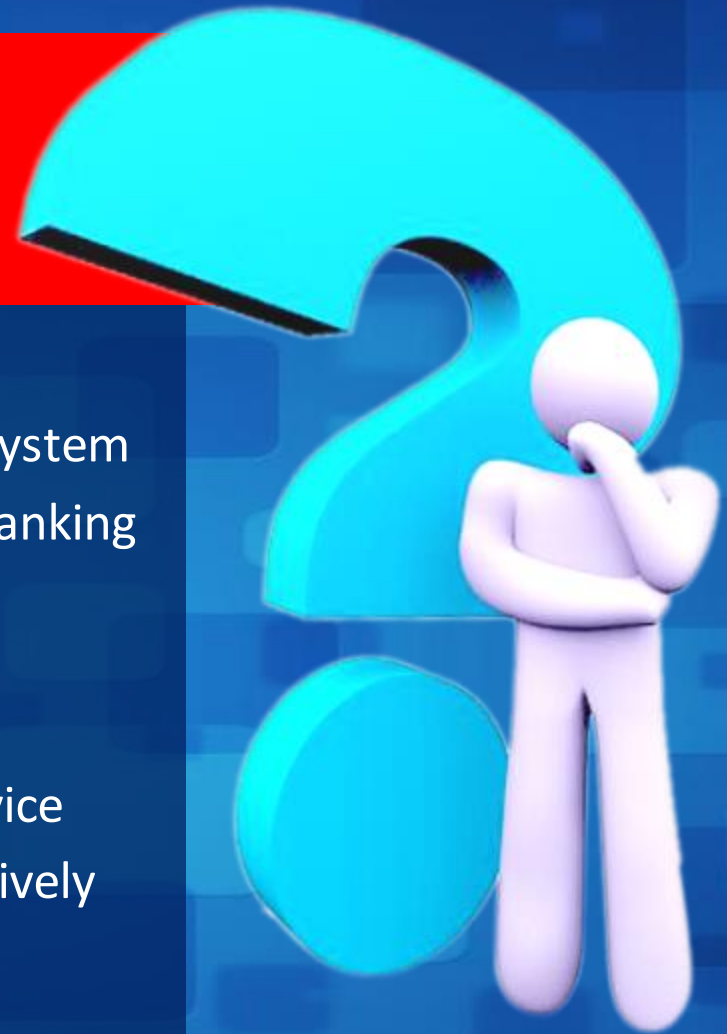
**Let us congratulate you for  
taking the 'first' step...**



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# Let us understand your banking needs...

- A trusted bank to open a current account
- A robust, secure receipts and payments system
- A single touch point to respond to your banking related queries immediately
- Technology that can support banking transactions on the go
- A fast and competitively priced forex service
- Easy to operate and reliable MIS to effectively manage your finances.
- Investment solutions that help optimise liquidity, capital preservation, and return



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**Our mission is to help start-ups realise their vision through our 'strong banking support'**



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# What are we offering you?



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- A **specialised branch** to understand and address your banking needs for the start-up business
- We will provide you the **best suitable solutions** in banking transactions and investments on a robust tech platform customized to your business model.



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## Salient features:

- Experienced **relationship managers**, who know the exact solutions for your banking needs
- Comprehensive, competitively priced **financial products and services**
- Integrated **online and mobile banking** solutions to save your time & money
- Curated collection of financial and operation tools
- Solutions that streamline receivables and payables and optimise cash conversion cycle
- Limited advisory on **investments, taxation** and **forex transactions** that help optimise liquidity, capital preservation and return



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**State Bank of India**  
THE BANKER TO EVERY INDIAN



**SBI InCube**  
Nurturing Ideas. Empowering Growth.

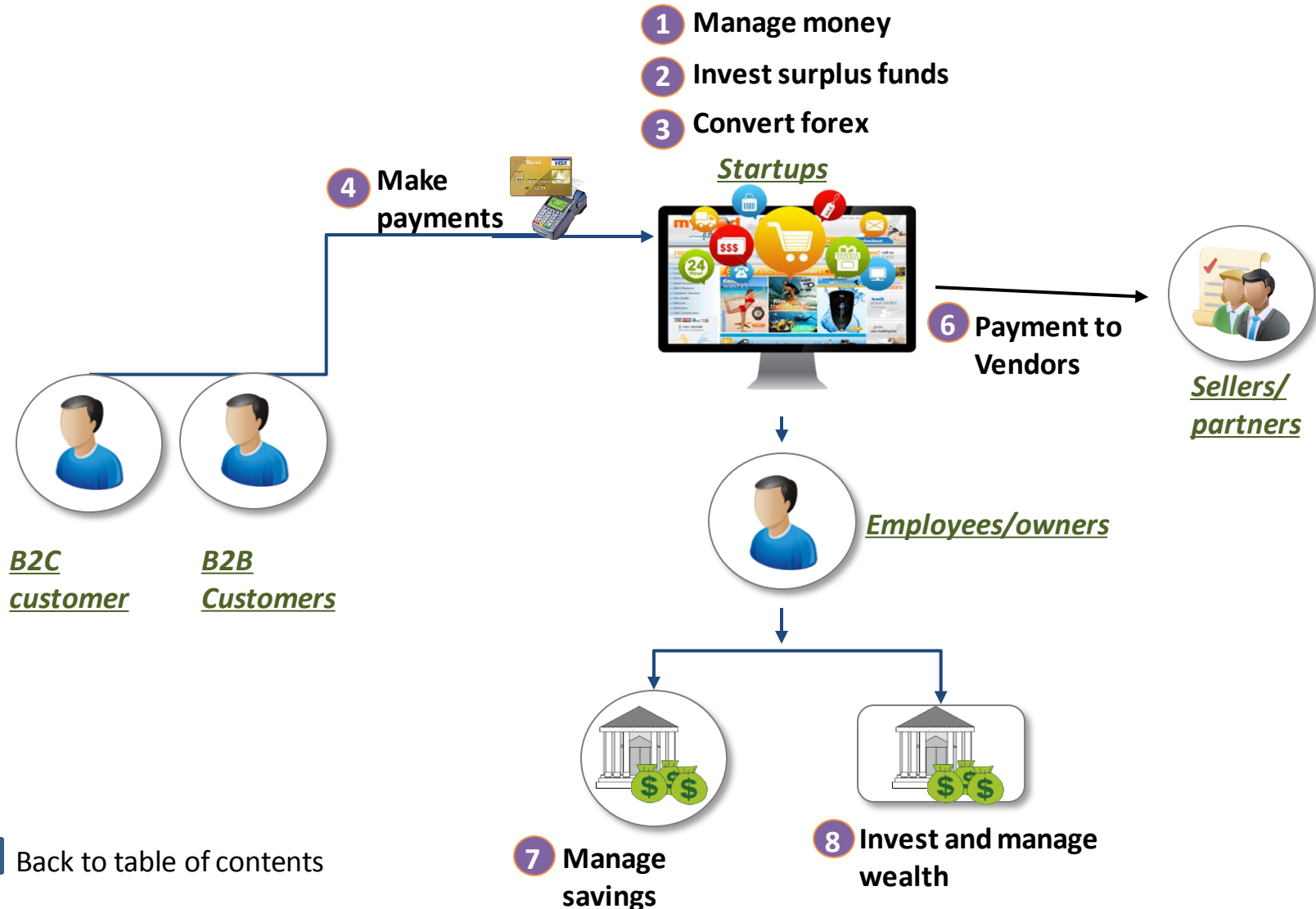
**We make banking your  
cup of tea**



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# Startup ecosystem – we understand your banking needs...



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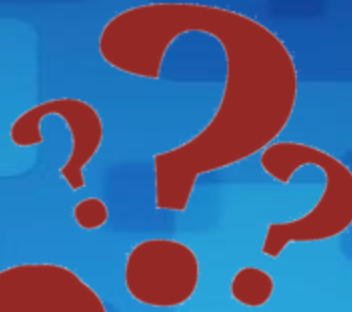
# Does this sound familiar?

What registrations/government approvals do I need before I start?

What tax considerations do I need to keep in mind

Do I need a CIN/TIN/TAN?

How do I open an account for my company/firm?



How do I manage receipts from customers and payments to vendors?  
How do I generate insights about how my business is doing

How do I best manage funds that I have received from my investors?

I received funding in US\$, what is the best way to remit it back to India?



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# Check this out before you approach a bank...

- 1) Obtain a **Director Identification Number (DIN)** online from the Ministry of Corporate Affairs portal **(TT: 1 day, Cost: Rs.100)**
- 2) Obtain **Digital Signature Certificate** online from private agency authorized by the Ministry of Corporate Affairs **(TT: 3 days, Cost Rs.1500)**
- 3) Reserve the **company name** online with the Registrar of Companies (RoC) **(TT: 2 days, Cost Rs.500)**
- 4) **Stamp the company docs** at the state treasury or an authorized bank **(TT: 1 day, Cost: Rs.1300)**
- 5) Get the **Certificate of incorporation** from the RoC, Ministry of Corporate Affairs **(TT: 5 days, Cost:Rs.14,133)**
- 6) Make a **company seal** (private) **(TT: 1 day, Cost Rs.350)**
- 7) Obtain a **Permanent Account Number (PAN)** from an authorized franchisee or an agent appointed by the National Securities Depository Ltd. (NSDL) or the Unit Trust of India - Investor Services Ltd. As outsourced by the Income Tax Dept. **(TT: 7 days, Cost: Rs.67)**
- 8) Obtain a **Tax Account Number (TAN)** for TDS from Assessing officer in I-T Dept **(TT: 7 days, Cost:Rs.57)**
- 9) Register with the **Shops & Est. Inspectorate** (state/municipal) **(TT:2 days, Cost:Rs.6500)**
- 10) Register with **Value-Added Tax (VAT)** at the Commercial Tax Office (state) **(TT: 12 days, 12 days, Cost:Rs.5100)**
- 11) Register for **Professional Tax** at the Profession Tax Office (state) **(TT:2 days, Cost: Zero)**
- 12) Register with **EPF organization** **(TT: 12 days, Cost: Zero)**
- 13) Register for **medical insurance** at the regional office of ESIC **(TT: 9 days, Cost: Zero)**



*TT: Time Taken (approx.) \*all the above cost and period mentioned are tentative values. Customers are advised to validate the respective costs/timelines on case to case basis.*



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# How do I open an account for my company/firm?



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# CURRENT ACCOUNT VARIANTS

KYC Norms

Proprietorship

Partnership/Limited  
Liability Partnership

Company

***CURRENT  
ACCOUNT  
VARIANTS***

CURRENT  
ACCOUNT  
(MIN BAL –  
RS.10,000/-)

POWERGAIN  
(QAB –  
RS.1,00,000/-)

POWER PACK  
(QAB –  
RS.5,00,000/-)



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# CURRENT ACCOUNT

- MINIMUM BALANCE OF RS.10,000
- CONVENIENCE OF INTER-CORE TRANSACTIONS AVAILABLE WITH 16,000 + BRANCHES
- FREE CORPORATE INTERNET BANKING
- MULTI CITY CHEQUES
- BUSINESS DEBIT CARD (BDC), INSTA DEPOSIT CARD (SIDC), EXPRESS COLLECT CARD (XCC)

[RTGS/NEFT/ STANDING INSTRUCTIONS](#)



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# POWER GAIN(QAB Rs.1lacs)

## **A)HOME BRANCH:**

Cash Deposit	Rs.15 lacs free/month, thereafter Rs.2.50+ST per Rs.1,000/-
Drafts/Bankers' cheques	[Rs. 1.00/1000] ; Min-Rs.25; Max-Rs 5000
<i>Outstation Cheque collection</i>	50% of normal charges
NEFT and RTGS	Free
Multi City Cheques (MCC)	200 cheque leaves free per month

## **B)NON HOME BRANCH:**

Deposit of cash	Max – Rs.2 Lacs/ day, 50% of normal charges Thereafter Branch Manager has discretion to accept more cash at normal Cash Handling Charges of Rs.2.50 + ST per Rs.1,000/-
Encashment of cheques	Max – Rs.1 Lacs/ day, 50% of normal charges

**C)OTHER FREEBIES:** Business Debit Card (Pride) with withdrawal limit of Rs. 100,000/day, SME Insta Deposit Card, Xpress Collect Card, CINB facility, Free duplicate statements and Demat services/ eZ trade account in the name of the Start-Ups, Free Standing Instructions, Corporate Salary Package Accounts for all employees of the Start-Ups.



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# POWER PACK(QAB Rs.5lacs)

## **A) HOME BRANCH:**

Cash	Free cash deposit up to Rs. 60 lacs/month, thereafter chargeable @ Rs. 2.50 +ST per Rs.1,000/-
Drafts/Bankers' cheques	Free
<i>Outstation Cheque collection</i>	25% of <a href="#">normal charges</a>
NEFT and RTGS	Free
Multi City Cheques (MCC)	1000 cheque leaves free per month

## **B) NON HOME BRANCH:**

Deposit of cash	Free - Max – Rs.2 Lacs/ day, Thereafter Branch Manager has discretion to accept more cash at normal Cash Handling Charges of Rs.2.50 + ST per Rs.1,000/-
Encashment of cheques	Max – Rs.1 Lac for A/c Holder <a href="#">(Free of charge)</a>

**C) OTHER FREEBIES:** Business Debit Card (Premium) with withdrawal limit of Rs.200,000/day, SME Insta Deposit Card, Xpress Collect Card, CINB facility, Free duplicate statements, Pre approved car loan, Demat services/eZ trade account in the name of the Start-Ups, Corporate Salary Package Accounts for the employees of the Start-Ups. Cash Pick up charges free up to Rs.2 Lacs, Agency charges would be applicable.



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# KYC Documents for Proprietorship

- 1. Proof of the name, address and activity of the concern like registration certificate (in the case of a registered concern).
- 2. Certificate/license issued by the Municipal authorities under Shop & Establishment Act.
- 3. Sales and income tax returns.
- 4. CST / VAT certificate, certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities.
- 5. License/ Certificate of practice issued in the name of the proprietary concern by any professional body incorporated under statute (e.g. Certificate of Practice issued by Institute of Chartered Accountants of India, Institute of Cost Accountants of India, Institute of Company Secretaries of India, etc.)
- 6. The complete Income Tax Return (not just the acknowledgement) in the name of the sole proprietor where the firm's income is reflected, duly authenticated/ acknowledged by the Income Tax authorities.
- 7. Utility bills such as electricity, water and landline telephone bills in the name of the proprietary concern.



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# KYC Documents for Partnership/ Limited Liability Partnership

- 1. Registration Certificate (in case of registered firms);
- 2. Partnership deed dated..... ; and
- 3. An officially valid document in respect of the partners and persons holding Power of Attorney to transact on its behalf.
- Other Documents
- 4. Mode of operation in case of Partnership to be indicated  
.....
- (VIZ. All Partners jointly/severally (singly), Partner 1 & 2 jointly/severally (singly) etc.)
- 5. Partnership letter dated..... and No. .... obtained on Cos 37. Signed by all partners. (To be compulsorily obtained in case of partnership firms)
- 6. Addresses of the Power of Attorney holders
- 7. PoA granted to a partner or employee of the firm to transact business on its behalf
- 8. KYC of all partners & beneficial owners



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# KYC Documents for Limited Companies

- 1. Certificate of Incorporation dated ..... (for inspection and return) A copy of the same is retained;
- 2. Memorandum of Association registered on ..... and Articles of Association dated ..... obtained;
- 3. A resolution from the Board of Directors and Power of Attorney granted to its managers, officers or employees to transact on its behalf; and
- 4. Any officially valid document in respect of managers, officers or employees holding an attorney to transact on its behalf.
- **Other Documents**
- 5. Certificate of commencement of business (in case of Public Limited Company)
- 6. CIN No. ....
- 7. Copy of PAN of Company
- 8. Proof of current address
- 9. Any officially valid document/ Identification of those who have authority as per POA granted to operate the account (as applicable to individual accounts) and KYC of all such persons operating the account and beneficial owners
- 10. Certificate of Registrar of Joint Stock Companies dated ..... That the return). A copy of the same is retained.(This certificated is not required when,
  - a. The company is a private company
  - b. The company was registered before 1913 and does not invite the public to subscribe for shares.
  - c. The company is Limited by guarantee and does not have a share capital).
- Company is entitled to commence business (for inspection, entry in the Power of Attorney Register and 11. Certified copy of a resolution dated ....., regulating the conduct of the account
- 12. Personal Information Sheet of the Chairman / Managing Director / Chief Promoter obtained



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## NEFT (Transaction Slab)

Upto to ₹10,000/-	₹2.50 + ST
Above ₹10,000/- and upto ₹1.00 lac	₹5/- + ST
Above ₹1.00 lac and upto ₹2.00 lacs	₹15/- + ST
Above ₹2.00 lacs	₹25/- + ST

## RTGS Customer Transactions/ Inter-Bank Transactions

Transaction Slab	Time of settlement at RBI	
₹2.00 lacs to ₹5.00 lacs	08.00 Hours to 12.00 Hours	₹25/- + ST
	After 12.00 Hours to 15.30 Hours	
	After 15.30 Hours to 16.30 Hours For Inter Bank- 15.30 Hours to 19.45 Hours	
Above ₹5.00 lacs	08.00 Hours to 12.00 Hours	₹50/- + ST
	After 12.00 Hours to 15.30 Hours	
	After 15.30 Hours to 16.30 Hours For Inter Bank- 15.30 Hours to 19.45 Hours	

### Note:

- i) In case of NEFT/RTGS charges, no additional charges such as Courier charges, out of pocket expenses etc., need to be levied from the customers.
- ii) The charges are applicable only to transactions originated and payable within India



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**Collection of Outstation Cheques (inclusive of postage and out of pocket expenses)**

Upto ₹5,000/-	₹ 25/- + ST
Above ₹5,000/- upto ₹10,000/-	₹ 50/- + ST
Above ₹10,000/- upto ₹1.00 lac	₹ 100/- + ST
Above ₹1.00 lacs upto ₹5.00 lac	₹ 200/- + ST
Above ₹5.00 lacs upto ₹10.00 lac	₹ 225/- + ST
Above ₹10.00 lacs (Maximum)	₹ 250/- + ST

**Collection of cheques under Speed Clearing System (inclusive of postage and out of pocket expenses)****For CA and other customers**

Upto and Including ₹1.00 lac	₹20/- + ST
Above ₹1.00 lacs upto ₹5.00 lac	₹175/- + ST
Above ₹5.00 lac upto ₹10.00 lac	₹200/- + ST
Above ₹10.00 lac	₹225/- + ST

**Charges for cash Withdrawal at Non-Home Branches**

Cash Withdrawal (self only) Max. ₹1, 00,000/- per day.	Upto ₹50,000/- Free Above ₹50,000/- and upto ₹1,00,000/- ₹2.50/- +ST per ₹ 1000/- Min ₹50/- +ST per transaction
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**How do I manage receipts from customers and payments to vendors? How do I generate insights about how my business is doing**



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# How do I manage payments to vendors?



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# Payment to vendors –Debit and Credit Cards



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# State Bank Business Debit Card



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# Product Features



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# Product Proposition

Product Features	State Bank Pride	State Bank Premium
Cash Deposit-per CDM transaction limit (INR)	49,900	49,900
Cash Deposit-per GCC transaction limit (INR)	40,000	40,000
Daily limits- Cash withdrawal (INR)	100,000	200,000
Daily limit- purchases (INR)	200,000	500,000
Reward Points	1 points for every Rs. 200 spent	5 points for every Rs. 100 spent
Personal Accident Insurance (INR)	2 lakh	5 lakh
Purchase Protection (INR)	Rs. 5,000 on purchase protection for theft/damage up to 90 days from the date of PoS/e-commerce purchase.	Rs. 50,000 on purchase protection for theft/damage up to 90 days from the date of PoS/e-commerce purchase.
Other benefits	Offers and discounts by Scheme/Bank from time to time	Offers and discounts by Scheme/Bank from time to time
Issuance Fees	NIL	NIL
Annual card fees (INR)	300	300
Eligibility	All non-personal current account holders	CA with balances $\geq$ Rs. 5,00,000



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# Corporate Credit Cards

We present to you our Customized Corporate Credit Card  
It can be used on international sites as well.

Billing cycle – Would start from 2<sup>nd</sup> of Every month and time period for bill payment is 20 days(i.e. 22<sup>nd</sup> of every month)

E.g.

Date of purchase	Billing cycle start date	Due Date	Repayment time
1 <sup>st</sup> Jan'16	2 <sup>nd</sup> Jan'16	22 <sup>nd</sup> Jan'16	20 days
3 <sup>rd</sup> Jan'16	2 <sup>nd</sup> Feb'16	22 <sup>nd</sup> Feb'16	50 days



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# Payment to vendors -Internet Banking



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# Variants in SBI Net Banking for Non-Retail

- **Saral** : Saral is a simplified, single user, Corporate Internet Banking (CINB) product for small and medium size proprietary firms that maintain accounts with one branch only. Most features are similar to Retail INB. Maximum Transaction amount is Rs.10 lacs per day.
  - **Please also download State Bank Anywhere – Saral for seamless interface on your smartphone.**
- **Vyapaar** : This variant is for firms/corporates maintaining accounts at any one SBI branch. Facilitates Funds transfer through maker-checker too. The maximum transaction amount is Rs.50.00 lacs per transaction.
  - **State Bank Anywhere – Corporate provides the mobile interface for Corporate Banking on the Go.**
- **Vistaar** - For the corporate maintaining accounts at multiple branches of SBI. The permitted transactions are funds transfer, third party payments, draft issue, payments to registered suppliers and bulk upload facility. The maximum transaction amount is **Rs.500.00 crores per transaction**. State Bank Anywhere – Corporate is the mobile interface.



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# Salient Features – CINB-SARAL

- Intra Bank Funds Transfer
- Inter Bank transactions (NEFT,RTGS and GRPT)
- Bill Payments (auto or scheduled or unregistered biller)
- Statutory payments- Central and State Govt Taxes
- Payments to EPF /ESIC subscription
- Top up of Pre paid cards
- Payment to StateBankCollect Merchants
- Provision to apply to IPO through ASBA
- Supplier Payments
- Merchant transactions with special limits
- Standing Orders, Scheduling of transactions
- View and download of DEMAT holding statement



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# Special Features – CINB-Vyapaar & Vistaar

- Elaborate user hierarchy with well defined access and txn rights
- Corporate sets its own limits within the maximum allowed
- Corporate can set its own rules or operating instructions for financial transactions -single or joint authorisation, limits for authorizing transactions by various users etc.
- Bulk upload facility for payments of salary, tax, pre paid cards, bills, intra bank and interbank transactions etc.
- Provision for optional roles such as Uploader, Auditor and Approver
- Direct debit facility for e-collection
- Integration with Corporate's ERP systems for end to end automation
- Customized MIS can be provided
- Collection through StateBankCollect



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# How do I manage receipts from customers ?



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# Collection facilities for Start-Ups



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**CARDS**

**SME INSTA DEPOSIT CARD (SIDC)**

**XPRESS COLLECT CARD (XCC)**



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# SME Insta Deposit Card: Product Features



PIN based Deposit Card for Deposit of Cash to the designated account

Cash Deposit facility on Cash Deposit Machines (CDM)/ Green Channel Counter(GCC).

One card can be linked to three accounts under same CIF

Maximum deposit limit per CDM transaction Rs. 49,900/-

Maximum allowable deposit amount through GCC Rs. 40000/-

Balance Inquiry, Mini Statement, PIN change permitted



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# XPRESS COLLECT CARD

*A COMPLETE PAYMENT COLLECTION SOLUTION*



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# What is Xpress Collect Card?



A simple magstripe, non-PIN based deposit only Card

Helps Start-Ups to receive large number of payments from various sources.

Start-Ups can distribute XCC to their remitters for remitting proceeds of collections/ bills/ fees, etc.

Card can be issued in bulk to Start-Ups (One time cost of the Card Rs. 30/-)

Remitter will get a receipt & SMS as acknowledgement



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# Salient Features of the Card

Simple non-personalized  
Magstripe card

Works on both SBI Green  
Channel Counters and  
Cash Deposit Machines

No PIN required for the  
remitter

Remitter can deposit up to  
Rs. 49,900/- (CDM) and Rs.  
40000/- (GCC) per  
transaction

Start-Ups can distribute  
the cards to the remitters  
and assign a unique ID  
against each card for easy  
reconciliation

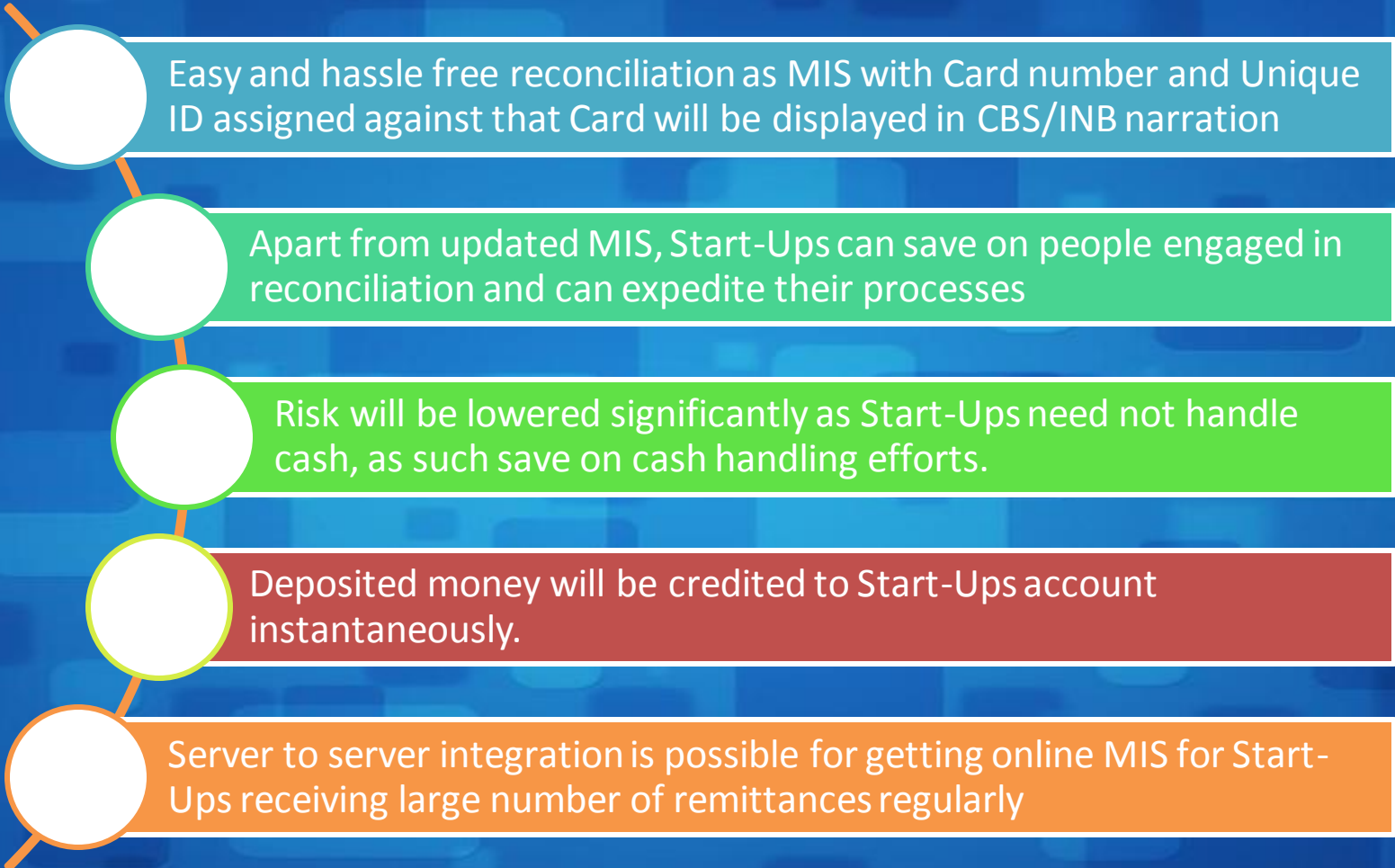
Non Cash payments & MIS  
portal will be introduced  
shortly



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# Benefit to Start-Ups



Easy and hassle free reconciliation as MIS with Card number and Unique ID assigned against that Card will be displayed in CBS/INB narration

Apart from updated MIS, Start-Ups can save on people engaged in reconciliation and can expedite their processes

Risk will be lowered significantly as Start-Ups need not handle cash, as such save on cash handling efforts.

Deposited money will be credited to Start-Ups account instantaneously.

Server to server integration is possible for getting online MIS for Start-Ups receiving large number of remittances regularly



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# Transaction Process

Depositor / Remitter can visit any GCC branch or CDM to deposit cash to the Start-Ups SBI account .



When card is swiped, Start-Ups name is shown on the screen for confirmation.



Depositor is prompted to enter the amount and after cash is collected and verified, acknowledgement is generated.



Depositor and Start-Up will get SMS immediately on successful completion of the transaction.

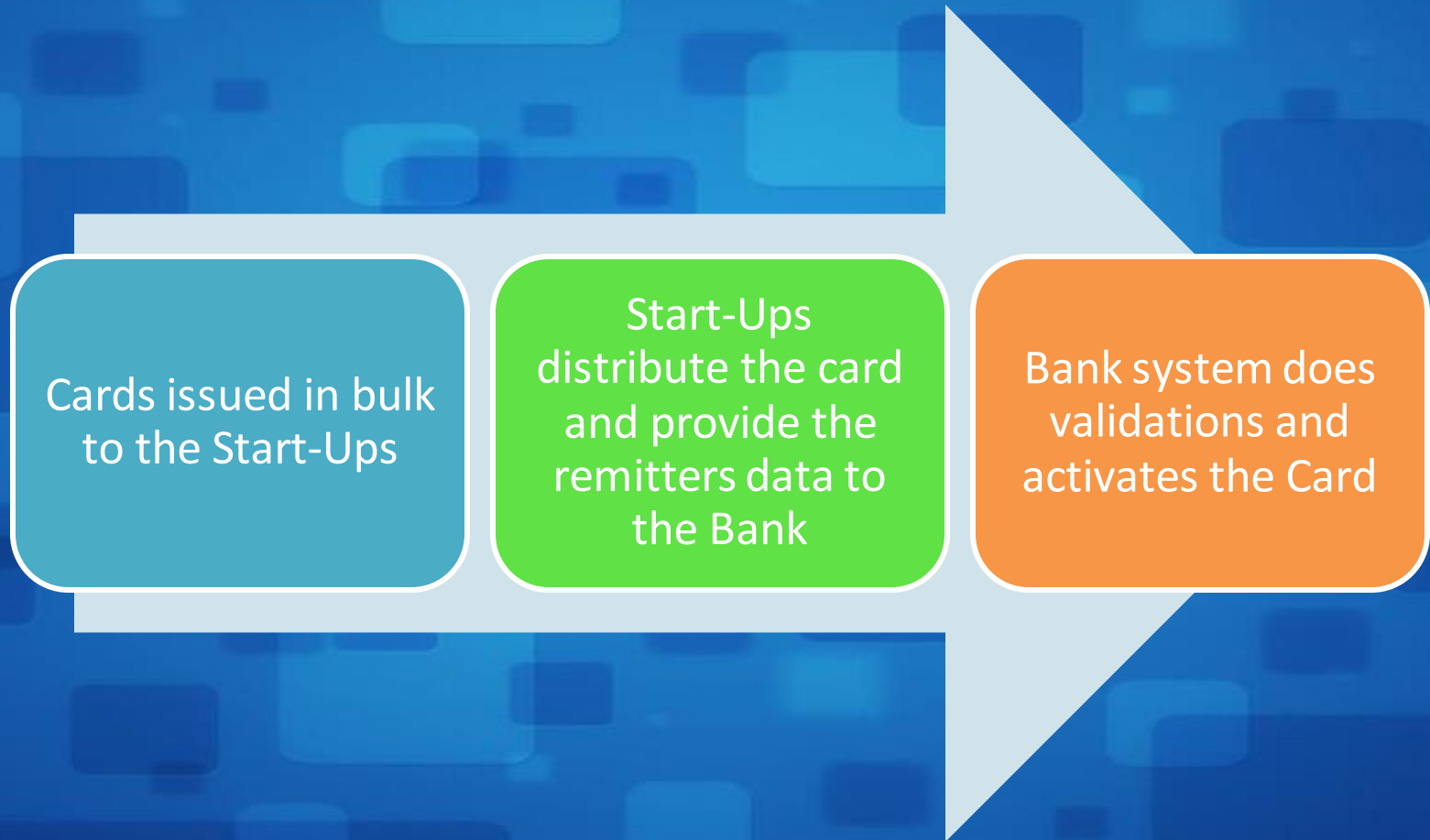


Start-Ups SBI account will be updated with the transaction amount along with card number and unique identifier.



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# Card Issuance Process – In brief



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# XCC : Charges

Issuance  
Charges  
Rs. 30/- per card

Txn charges: Rs. 2/- per  
Rs. 1000/- (Min. Rs.50/-)  
on GCC  
Rs. 30/- (Flat) on CDM.



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# POS – Advantages to Start-Ups


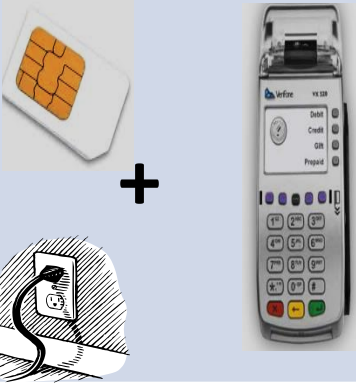


- **No Cash handling** : Reduces handling cost and improves turnaround time
- **Increased Sales**: Customers have tendency to purchase more while using the card. More sales and higher profits
- **Increased Customer Stickiness**: Customers tend to revisit merchants accepting payment through Cards
- **Free daily MIS** for easy re-conciliation- Email and Web Portal
- No Risk of Forged Notes
- **Facility of DCC** for foreign card holders – Resulting in higher customer satisfaction and reduced costs for the merchant



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# Types of POS Terminals on offer:-

Particulars	PSTN	Desktop GPRS	Portable GPRS	Mobile PoS
				
Advantage	Free of Cost	Faster transactions, no requirement of Telephone Line	Faster transactions, no requirement of Telephone Line	Very portable and light weight
Costs*	Free of Cost	Monthly rental Rs.220/- plus tax	Monthly rental Rs.400/- plus tax	Monthly rental Rs.150/- plus tax
Utility	At cash disbursing counters	At counters where there is no telephone line	For use by agents on the move	For use by agents on the move
Chargeslip Printing and Preservation	Required	Required	Required	Not-required. Automatically stored in System



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# State Bank Collect : a Simplified Online Collection Solution for Start-ups

**State Bank Collect** : A Unique Collection Solution from State Bank of India for Start-Ups for online collection of funds from receivers of their goods & services.

## Features:

- Collection of funds for goods and services paid by the customer/clients of Start-Ups, Fee collection by Start-Ups, Booking Charges for any services etc.
- No need to maintain a website and incurring additional expenditure for maintenance.
- Saves man power, resources, time.
- Online MIS generation for reconciliation purposes.
- ***Collections facilitated through***
  - State Bank Group and Other Banks' Internet Banking
  - State Bank Group and Other Banks' ATM cum Debit Card
  - All Credit Cards / Prepaid Cards
  - Off-line Collection at SBI Branch through Cash/ SBI Cheques



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# E-Solutions for Institutions / Start-ups

Collection  
Solution

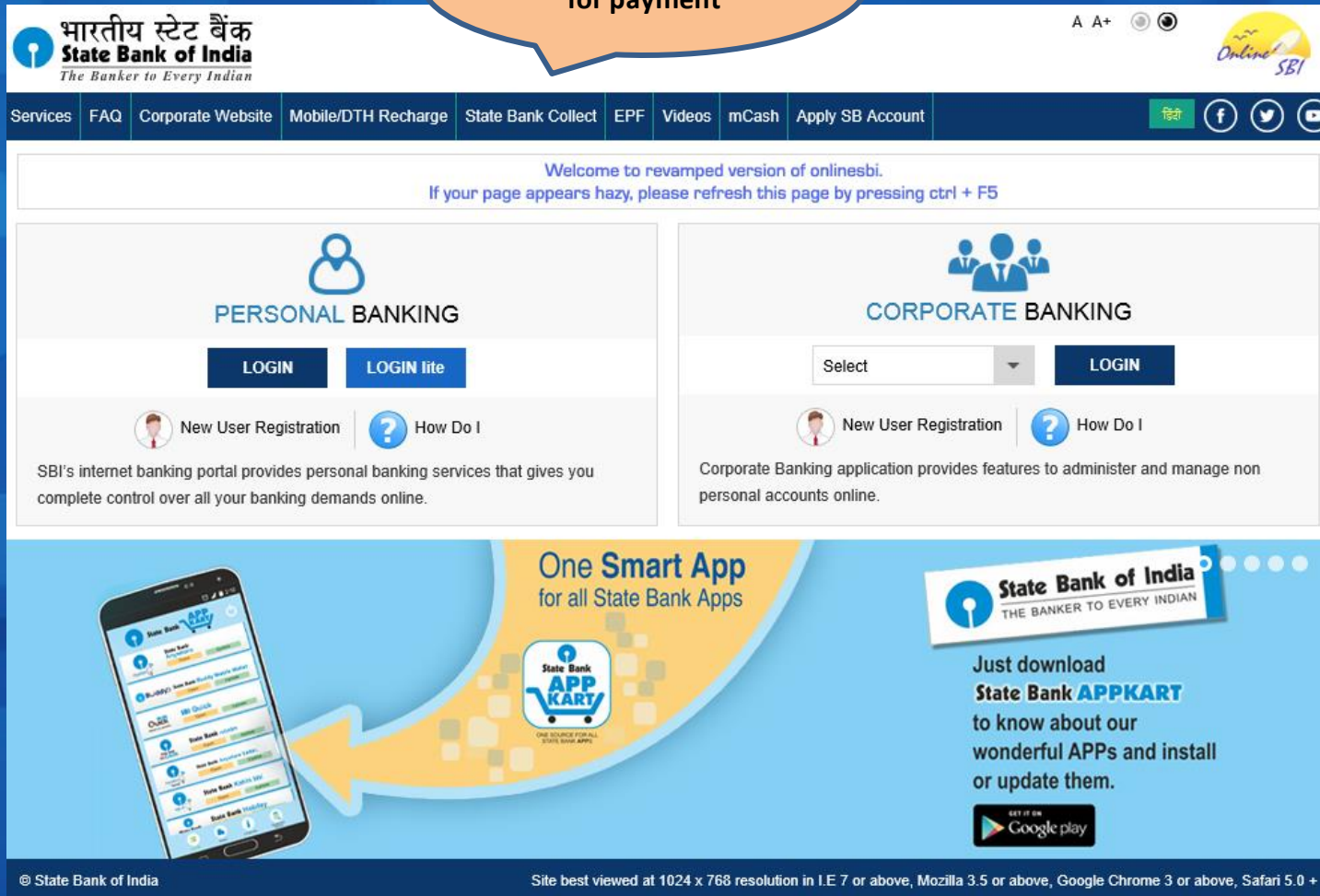
- State Bank Collect



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# Click on State Bank Collect Link

StateBankCollect tab  
for payment



The screenshot shows the State Bank of India website. At the top, the logo and tagline "भारतीय स्टेट बैंक State Bank of India The Banker to Every Indian" are visible. The navigation bar includes links for Services, FAQ, Corporate Website, Mobile/DTH Recharge, State Bank Collect, EPF, Videos, mCash, and Apply SB Account. The "State Bank Collect" link is highlighted. Below the navigation bar, a welcome message states: "Welcome to revamped version of onlinesbi. If your page appears hazy, please refresh this page by pressing ctrl + F5". The main content area is divided into two sections: "PERSONAL BANKING" and "CORPORATE BANKING". The "PERSONAL BANKING" section has a "LOGIN" button and a "LOGIN lite" button. The "CORPORATE BANKING" section has a "Select" dropdown menu and a "LOGIN" button. Below these sections, there are links for "New User Registration" and "How Do I". A banner at the bottom promotes the "One Smart App for all State Bank Apps" and "State Bank APPKART". The banner includes a smartphone displaying the app interface, the "State Bank APPKART" logo, and a call to action: "Just download State Bank APPKART to know about our wonderful APPs and install or update them." The banner also features the "Google play" logo and the text "GET IT ON Google play".

© State Bank of India

Site best viewed at 1024 x 768 resolution in I.E 7 or above, Mozilla 3.5 or above, Google Chrome 3 or above, Safari 5.0 +



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# Select - State & Type of institution

The screenshot shows a web browser window with the URL <https://www.onlinesbi.com/prelog>. The page title is "State Bank Group". The main navigation bar includes "State Bank Collect", "State Bank MOPS", and "Pay EPFO". The "State Bank Collect" tab is active. The breadcrumb trail reads "You are here: State Bank Collect > State Bank Collect". The left sidebar contains links for "State Bank Collect", "Reprint Remittance Form", and "Payment History". The main content area is titled "State Bank Collect" and shows the date "23-Sep-2015 [05:13 PM IST]". The form section is titled "Select State and Type of Corporate / Institution" and contains two dropdown menus: "State of Corporate/Institution \*" with "Tamil Nadu" selected, and "Type of Corporate/Institution \*" with "----- Select Type -----" selected. A "Go" button is below the dropdowns. A lightbulb icon indicates mandatory fields are marked with an asterisk (\*). A note states: "State Bank Collect is a unique service for paying online to educational institutions, temples, charities and/or any other corporates/institutions who maintain their accounts with the Bank." The footer includes "© Copyright OnlineSBI" and links for "Privacy Statement", "Disclosure", and "Terms of Use". The Windows taskbar at the bottom shows various application icons and the system clock displaying "17:13 23-09-2015".

State Bank Group

Exit

State Bank Collect State Bank MOPS Pay EPFO

You are here: State Bank Collect > State Bank Collect

State Bank Collect

Reprint Remittance Form  
Payment History

State Bank Collect 23-Sep-2015 [05:13 PM IST]

Select State and Type of Corporate / Institution

State of Corporate/Institution \* Tamil Nadu

Type of Corporate/Institution \* ----- Select Type -----

Go

Mandatory fields are marked with an asterisk (\*)  
State Bank Collect is a unique service for paying online to educational institutions, temples, charities and/or any other corporates/institutions who maintain their accounts with the Bank.

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125% 17:13 23-09-2015



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# Select Particular Institution

The screenshot shows the State Bank of India online portal. The browser address bar displays <https://www.onlinesbi.com/prelog>. The page header includes the State Bank Group logo and navigation tabs for 'State Bank Collect', 'State Bank MOPS', and 'Pay EPFO'. The 'State Bank Collect' tab is active, showing a breadcrumb trail: 'You are here: State Bank Collect > State Bank Collect'. A sidebar on the left contains links for 'Reprint Remittance Form' and 'Payment History'. The main content area features a 'State Bank Collect' section with a 'Select from Educational Institutions \*' dropdown menu. The dropdown is open, displaying a list of institutions, with 'INDIAN INSTITUTE OF MANAGEMENT TIRUCHIRAPPALLI' highlighted. A note indicates that mandatory fields are marked with an asterisk. The footer shows the copyright notice '© Copyright OnlineSBI' and the date '23-09-2015'.

State Bank Group

State Bank Collect State Bank MOPS Pay EPFO

You are here: State Bank Collect > State Bank Collect

State Bank Collect

Reprint Remittance Form  
Payment History

Select from Educational Institutions \*

Educational Institutions Name

Mandatory fields are marked with \*

INDIAN INSTITUTE OF MANAGEMENT TIRUCHIRAPPALLI

INDIAN INSTITUTE OF TECHNOLOGY MADRAS

INDIAN MARITIME UNIVERSITY

INDIAN RUBBER INSTITUTE-RUBCON 2015

INDIAN SOCIETY OF PLANT BREEDERS

INTERNATIONAL CONFERENCE ON MEMS AND SENSORS 2014

JAMAL MOHAMED COLLEGE FOR MEN

JAMAL MOHAMED COLLEGE FOR WOMEN

KG COLLEGE OF ARTS AND SCIENCE

KGSL INSTITUTE OF TECHNOLOGY

KWEA ONLINE A/C

M.L.M MAMALLAN MATRIC HIGHER SECONDARY SCHOOL

MADRAS CHRISTIAN COLLEGE

MADRAS INSTITUTE OF QUANTITATIVE STUDIES PRIVATE L

MAILAM SUBRAMANIYA SWAMY EDUCATIONAL TRUST

MARHY-DOE-IITM

© Copyright OnlineSBI

23-09-2015



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# Example : Pay Mess Fee

https://www.onlinesbi.com/prelog Identified by ... State Bank of India

File Edit View Favorites Tools Help

Yahoo - login ST. JOSEPH'S BOYS' HIGH... Google WildTangent Games fo...

जानम् अनन्तम्  
IIM  
TRICHY

**INDIAN INSTITUTE OF MANAGEMENT TIRUCHIRAPPALLI**  
INDIAN INSTITUTE OF MANAGEMENT, NIT CAMPUS, , TIRUCHIRAPPALLI-620015

**Provide details of payment**

**Select Payment Category \*** PGP MESS ADVANCE PAYMENT

Mandatory fields are marked with an asterisk (\*)

**Enter ROLL NO \***

**Submit**

❗

- ❖ Mandatory fields are marked with an asterisk (\*)
- ❖ The payment structure document if available will contain detailed instructions about the online payment process.
- ❖ Date specified(if any) should be in the format of 'ddmmYYYY'. Eg., 02082008

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125% 17:15 23-09-2015



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# Example : Registration Fee

The screenshot shows a web browser window with the URL <https://www.onlinesbi.com/prelog>. The page header features the IIM Trichy logo and the text "INDIAN INSTITUTE OF MANAGEMENT TIRUCHIRAPPALLI" and "INDIAN INSTITUTE OF MANAGEMENT, NIT CAMPUS, , TIRUCHIRAPPALLI-620015". Below the header, there is a section titled "Provide details of payment". This section contains a form with the following fields: "Select Payment Category \*" (with a dropdown menu showing "HR Conclave Registration Fee"), "Name \*", "Institution \*", "Designation \*", "E-mail id \*", "Mobile Number", "Registration Fee \*" (with a text input containing "1000" and a label "Fixed:Rs.1000"), and "Remarks". At the bottom of the form, there are two bullet points: "Participants should enter all field correctly and confirm before proceeding of payment. Please save the copy of the online registration fee receipt for future reference." and "Please dont forget to note the payment reference number which should be entered in the HR Conclave website in order to". The browser's taskbar at the bottom shows various application icons and the system clock indicating 16:04 on 23-09-2015.

INDIAN INSTITUTE OF MANAGEMENT TIRUCHIRAPPALLI  
INDIAN INSTITUTE OF MANAGEMENT, NIT CAMPUS, , TIRUCHIRAPPALLI-620015

Provide details of payment

Select Payment Category \* HR Conclave Registration Fee

Name \*

Institution \*

Designation \*

E-mail id \*

Mobile Number

Registration Fee \* 1000 Fixed:Rs.1000

Remarks

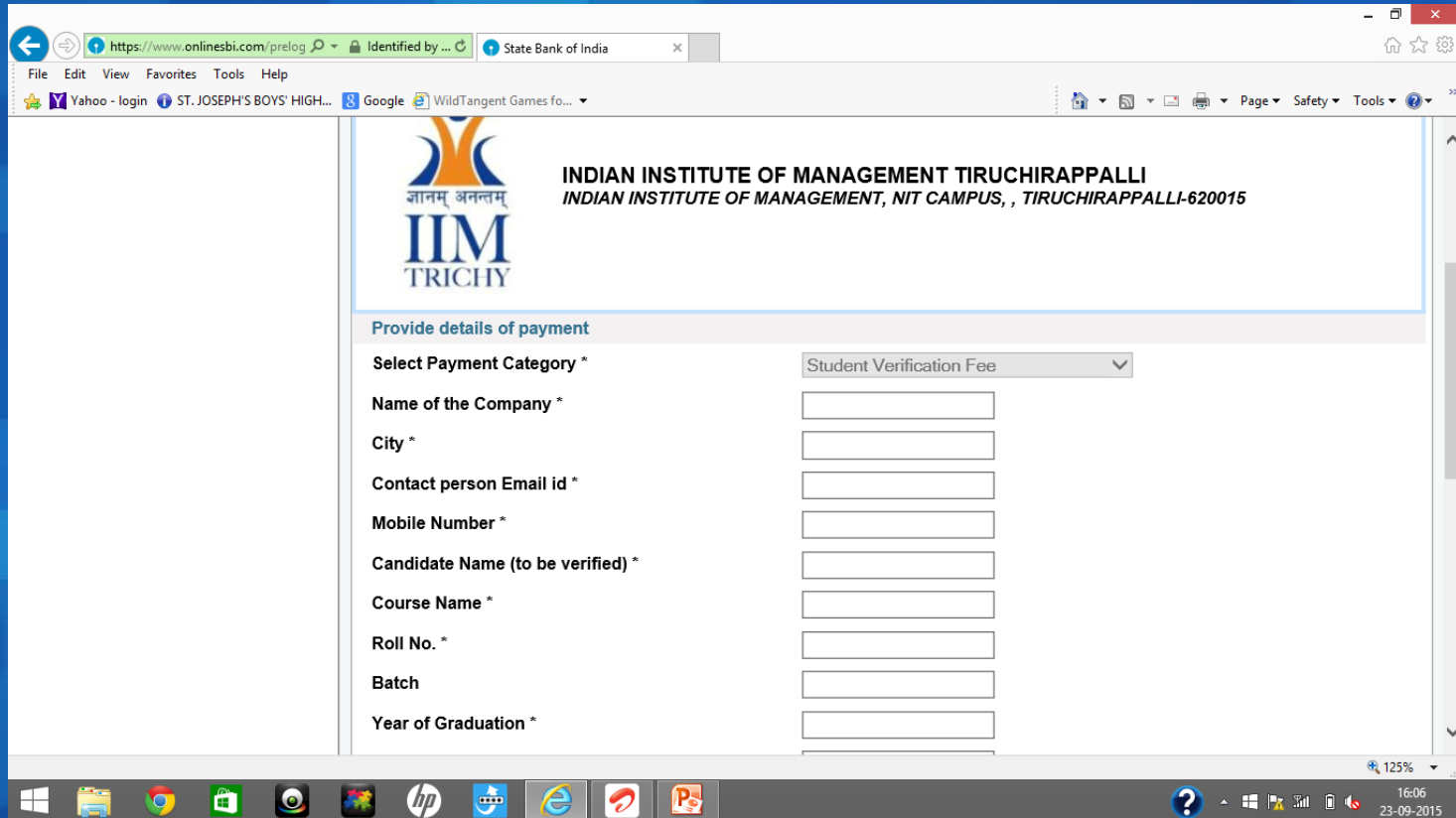
• Participants should enter all field correctly and confirm before proceeding of payment. Please save the copy of the online registration fee receipt for future reference.

• Please dont forget to note the payment reference number which should be entered in the HR Conclave website in order to



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# Example : Students Verification Fee



The screenshot shows a web browser window with the URL <https://www.onlinesbi.com/prelog>. The page header includes the IIM Trichy logo and the text "INDIAN INSTITUTE OF MANAGEMENT TIRUCHIRAPPALLI" and "INDIAN INSTITUTE OF MANAGEMENT, NIT CAMPUS, , TIRUCHIRAPPALLI-620015". Below the header, there is a section titled "Provide details of payment". This section contains a form with the following fields:

- Select Payment Category \***: A dropdown menu with "Student Verification Fee" selected.
- Name of the Company \***: A text input field.
- City \***: A text input field.
- Contact person Email id \***: A text input field.
- Mobile Number \***: A text input field.
- Candidate Name (to be verified) \***: A text input field.
- Course Name \***: A text input field.
- Roll No. \***: A text input field.
- Batch**: A text input field.
- Year of Graduation \***: A text input field.

The browser's taskbar at the bottom shows various application icons and the system clock indicating 16:06 on 23-09-2015.



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# Our StateBankCollect – MOPS

State Bank Multi Option Payment System - Windows Internet Explorer

https://www.onlinesbi.com/prelogin/suvidhamopsgateway.htm

State Bank Multi Option Payment System

State Bank **MOPS**  
Multi Option Payment System

State Bank Collect

NET BANKING	CARD PAYMENTS
<p><b>State Bank of India</b> Bank Charges: 10.0</p>	<p>This payment mode is not available between 23:30 hours IST and 00:30 hours IST</p>
<p><b>State Bank of Bikaner and Jaipur</b> Bank Charges: 10.0</p>	<p><b>State Bank ATM-cum-Debit Card</b> Bank Charges: Rs 10.0</p>
<p><b>State Bank of Hyderabad</b> Bank Charges: 10.0</p>	<p><b>Other Banks Debit Cards</b> Bank Charges: Rs 15.0</p>
<p><b>State Bank of Mysore</b> Bank Charges: 10.0</p>	<p><b>Credit Cards</b> Bank Charges: Rs 15.0</p>
<p><b>State Bank of Patiala</b> Bank Charges: 0.0</p>	<p><b>OTHER PAYMENT MODES</b></p>
<p><b>State Bank of Travancore</b> Bank Charges: 10.0</p>	<p><b>SBI BRANCH</b> Bank Charges: Rs 50.0</p>
<p><b>Other Banks Internet Banking</b> Bank Charges: 15.0</p>	<p><b>Buddy</b> Nil Charges!</p>

Done Local intranet 100%

start Windows Task Manager Internet Explorer Sent Items - Microsof... Search Desktop 1:06 PM



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# Confirmation of successful payment

Products & Services

State Bank Collect


You are here: State Bank Collect > State Bank Collect

State Bank Collect

- Confirm NEFT/RTGS Txn
- Reprint Remittance Form
- Payment History

State Bank Collect

20-Jun-2013 [04:09 PM IST]

 Payment done successfully on 20-Jun-2013 04:09 PM IST

**Payment Details:**

INB Reference Number	DU00773493
Category	TESTDEMO
NAME	TESTUSER
GENDER	MALE
DONATION1	1
DONATION2	1
Transaction Charge	INR 1.00
Total Amount	INR 3.00
Remarks	Test Payment

[Click here to view/download the e-Receipt](#)

[Return to State Bank Collect Home Page](#)

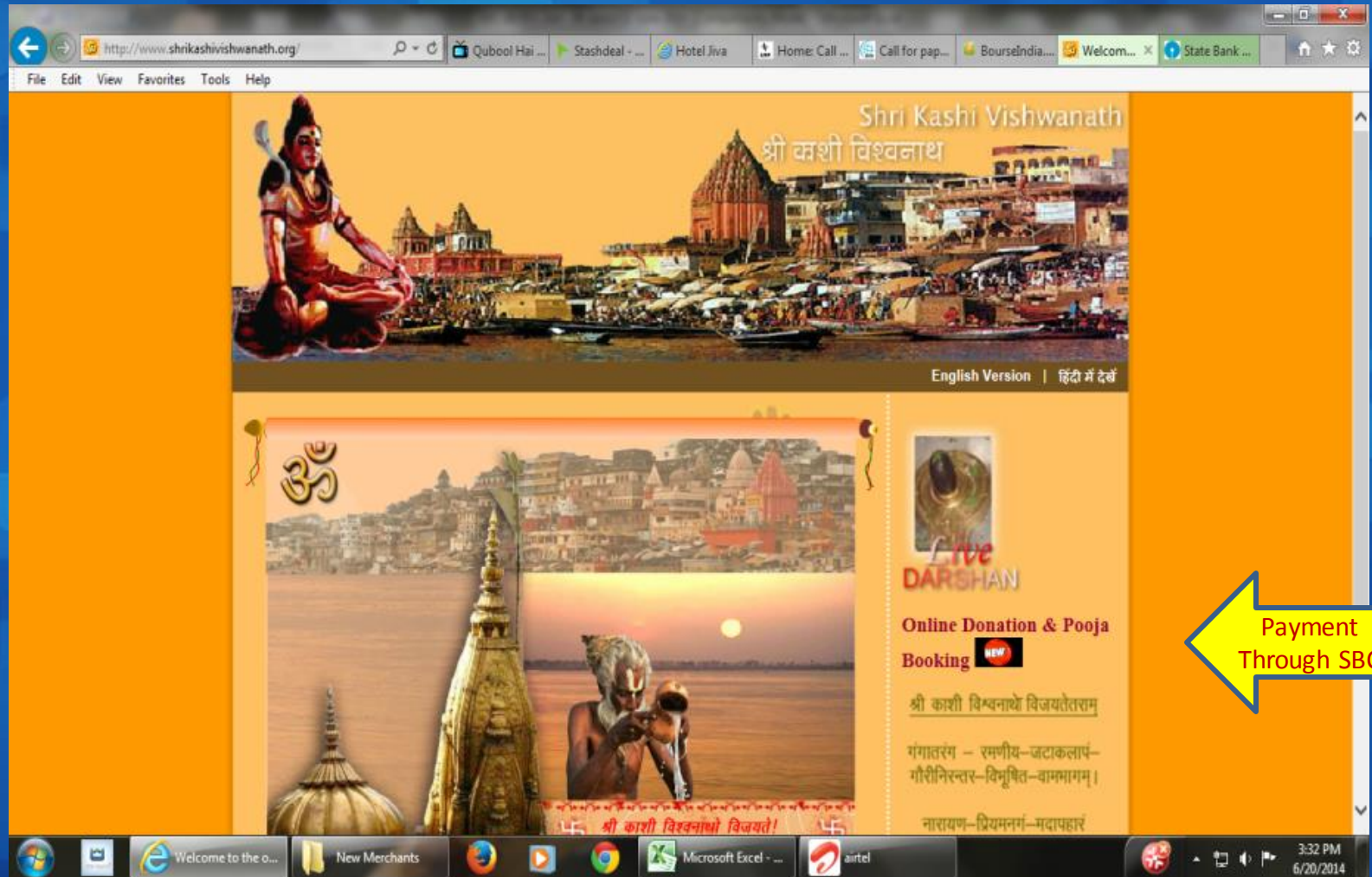
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# StateBankCollect - Shri Kashi Vishwanath



Payment  
Through SBC



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Browser window showing the State Bank Group website. The address bar displays <https://www.onlinesbi.com/prelog>. The page title is "State Bank Group".

Navigation tabs: State Bank Collect (selected), State Bank MOPS.

Breadcrumb: You are here: State Bank Collect > State Bank Collect


Left sidebar menu:

- State Bank Collect
  - Confirm NEFT Txn
  - Reprint Remittance Form
  - Payment History

Main content area:

### State Bank Collect

20-Jun-2014 [03:33 PM IST]



**SHRI KASHI VISHWANATH TEMPLE TRUST VARANASI**  
**VISHWANATH GALI SARASWATI PHATAK, , VARANASI-221001**

Provide details of payment

Select Payment Category \*

Instructions:

- Mandatory fields are marked with an asterisk (\*)
- The payment structure document if available will contain detailed instructions about the online payment process.
- Date specified(if any) should be in the format of 'ddmmYYYY'. Eg., 02082008

Footer: © Copyright OnlineSBI | Privacy Statement | Disclosure | Terms of Use

Taskbar: State Bank of India, New Merchants, Microsoft Excel, airtel, Document1 - Mic...



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How do I best  
manage funds that  
I have received from  
my investors?



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- **SURABHI (AUTO SWEEP TO FIXED DEPOSITS)**

- Minimum balance of Rs. 10,000 with a tenure ranging from min 12 months to max 36months
- Initial sweep Rs. 10,000 and then multiples of Rs. 1000 with a threshold limit : Rs. 50,000
- Breaking TDR in multiples of rs.1000 on last in first out basis

- **Liquid Mutual Funds**

- SBI Premier Liquid Fund (SPLF)** would be made in debt/ money market securities maturity less than or equal to 91 days.
- SBI Magnum InstaCash Fund** is a liquid Category fund with a residual maturity less than or equal to 91 days.
- SBI Magnum InstaCash Fund - Liquid Floater Fund (SBI MICF- LFP)** is a open ended liquid scheme with investments in securities with maturity less than or equal to 91 days.

- **Short Term Deposits**

We have a variety of short term deposit products ranging from 7days to 180 days.



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I received funding in US\$, what is the best way to remit it back to India?



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# Foreign Direct Investment (FDI)



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## Objective

- To supplement domestic capital, technology and skills, for accelerated economic growth

## FDI means

- Investment by Non-Resident entity / person resident outside India in the capital of an Indian Company undertaken in accordance with the FDI Policy which is formulated and announced by the Govt. of India, policy available at [www.dipp.gov.in/www.dipp.nic.in](http://www.dipp.gov.in/www.dipp.nic.in)

## Who can invest under FDI

- NRI / Non-Resident Entity, Foreign Institutional Investor, Foreign Portfolio Investor, Foreign Venture Capital Investor, Qualified Foreign Investor

## Entities into which FDI can be made

- Indian Companies, Partnership firm / Proprietary concern, Venture Capital Funds / Limited Liability Partnerships



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Source: Consolidated FDI Policy effective from May, 12, 2015

## Entry routes for FDI

- 1. Automatic Route: Do not require any approval FROM Reserve Bank of India / Govt. of India for the investment. 2. Government Route: Need prior approval of the Govt. of India (Foreign Investment Promotion Board (FIPB), Department of Economic Affairs (DEA), Ministry of Finance or Department of Industrial Policy & Promotion, as the case may be) for the investment.

## Basis of Investments

- On Repatriation Basis and on Non-Repatriation basis

## Types of Instruments for FDI

- Equity shares, mandatorily and fully convertible debentures/ preference shares, Warrants, Foreign Currency Convertible Bonds, Depository Receipts



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Source: Consolidated FDI Policy effective from May, 12, 2015

## Prohibited Areas

- **Activities:**

- Business of chit fund
- Nidhi Company
- Agricultural or plantation activities
- Real estate business or construction of farm houses

## Prohibited Areas

- **Sectors:**

- Retail Trading (except single brand product retailing)
- Atomic Energy
- Lottery Business including Govt. / private lottery/ online lotteries etc.
- Gambling and betting including casinos etc.
- Agriculture (except some specified sector)
- Manufacturing of Cigars, cheroots, cigarillos and cigarettes, of tobacco or of tobacco substitutes

## Foreign Investment Limits/CAPs

- Investments can be made only to the extent of the percentage of the total capital (ranging from 26% to 100 %) details available at [www.dipp.gov.in/www.dipp.nic.in](http://www.dipp.gov.in/www.dipp.nic.in)



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## Mode of receipt of FDI

- Inward remittance through normal banking channels
- Debit to NRE/FCNR account of a person concerned
- Conversion of royalty / lump sum / technical knowhow fee due/ conversion of ECB / Conversion of Import payables/ pre incorporation expenses/share swap with approval of FIPB
- Debit to non-interest bearing Escrow Account towards payment of share purchase consideration.

## Timeline for issuance of shares

- Within 180 days from the date of receipt of the inward remittance or date of debit to NRE / FCNR (B) / Escrow account

## Pricing Guidelines

- The price should be decided / determined upfront on the basis of SEBI guidelines in case of listed companies but not less than fair value of shares determined by a SEBI registered Merchant Banker or a Chartered Accountant as per any internationally accepted pricing methodology on arm's length basis.



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**Time frame  
within which  
shares have to be  
issued:**

- Within 180 days from the date of receipt of the inward remittance or date of debit to NRE / FCNR (B) / Escrow account

**Accounts  
available for FDI  
to various  
constituents**

- NRE / NRO / FCNR (B) / Special Non-Resident Rupee Account / Non-Interest bearing Foreign Currency Account
- Hedging- QFIs would be permitted to hedge their currency risk on account of their permissible investments (in equity and debt instruments) in terms of the guidelines issued by the Reserve Bank from time to time



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# State Bank of India

## One-stop shop for all your Forex needs



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- **Liberalised Remittance Scheme for Resident Individuals:**

- All resident individuals are eligible
- Can remit up to USD 2,50,000 per financial year (for various purposes like Private Travel, Gifts and Donations , Study Abroad, Medical treatment abroad, Employment abroad, Emigration, Maintenance of close relatives abroad
- Current or capital account transactions or a combination of both are permissible
- Simplified Application-cum-Declaration form (Form A2) is required along with other documents



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# Forex Rates:

Main type of Rates:

- **T.T selling rate** is quoted for issuing DD in favour of our corporate clients/ outward remittance. E.g. a draft in USD issued to the customer.
- **T.T buying rate** is quoted when the customer receives advance payment by way of DD/ Direct remittance. E.g. a draft in USD paid to the customer.
- **Bill selling rate** is quoted for import bills realized.
- **Bill buying rate** quoted for negotiation of export bills. E.g. an export bill for GBP 50000 drawn under LC is to be negotiated. E.g. a bill for collection drawn in USD 10000 received from our New York office is retired by the customer.
- **Forward Contract** is a contract with a customer/another bank for an exchange transaction to be put through at some future date at an agreed rate of exchange. Exporters and Importers enter into forward contract agreement with AD to protect against forex fluctuations.
- The mentioned rates are available at our designated branches



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- **SBI e-trade platform for online access:**

- Available at <https://etradesbi.onlinesbi.com>
- Giving the customer flexibility to do the transaction from any corner of the world.
- Data integrates directly with the Branch Application without any manual intervention, ensuring the Secrecy of the information besides the genuineness and Speed

- **SBI e-forex:**

- To enable Mid Corporate, Small and Medium enterprises to book their trade transactions at rates provided directly by the Central Treasury, Mumbai
- Available at <https://sbiforex.onlinesbi.com>
- The customer will get online rate for three currency pairs (for USD / INR, EUR/ USD, GBP / USD only)



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- **Forex products / loan products offered to start-ups:**

1. Processing of advance Remittance for Import
2. Letter of Credit/ Bank Guarantee\*
3. Pre-Shipment Credits\* (EPC, PCFC, Advance against Cheques)
4. Post Shipment Credits\* (FBD, EBR)
5. Trade Credits\* (Supplier's / Buyer's Credit)
6. External Commercial Borrowings (ECB)
7. Foreign exchange and derivatives for all transaction-related needs

➤ Spots

➤ Forwards

**We have presence in 36 countries with our 194 offices**

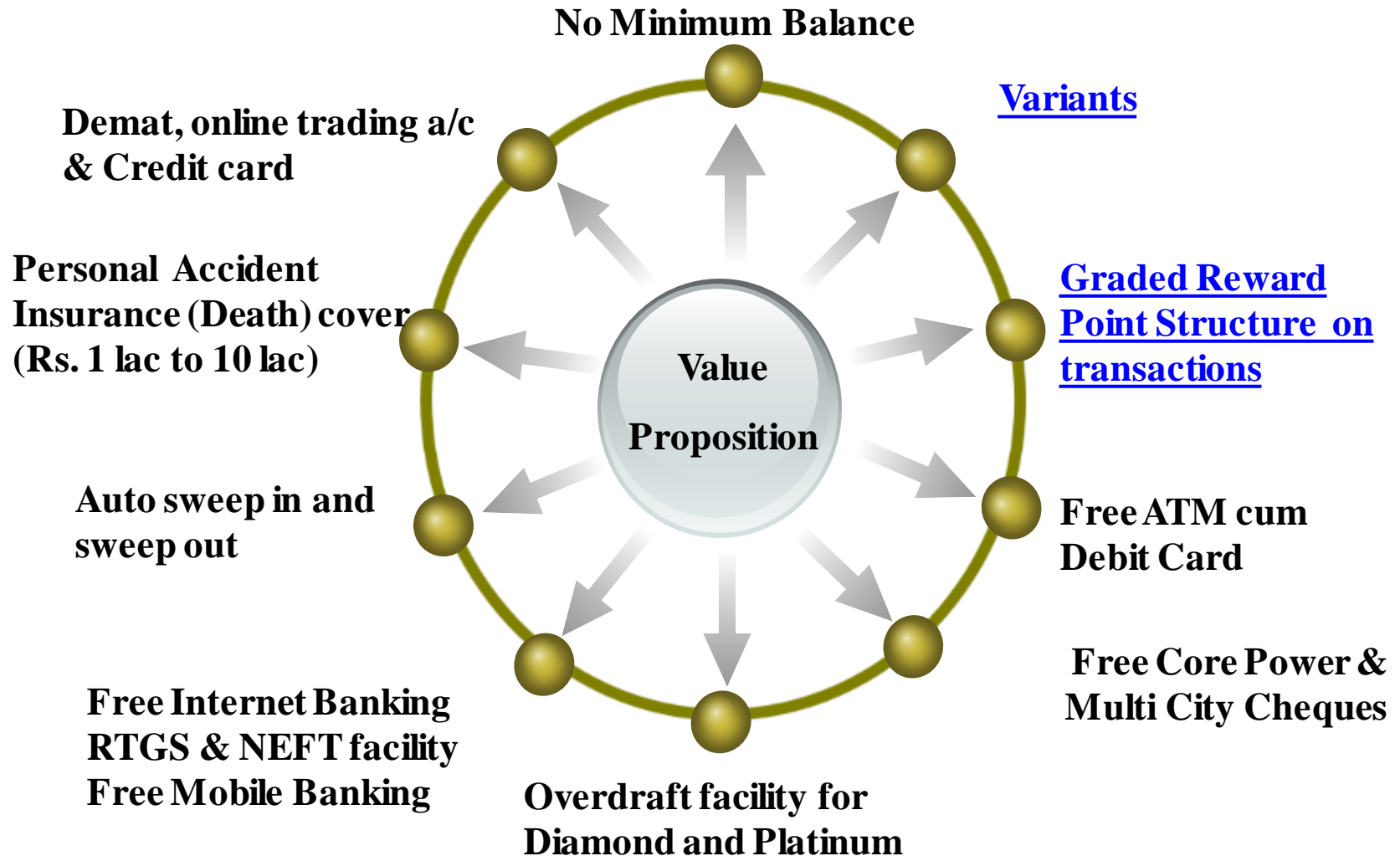
\*Offered selectively



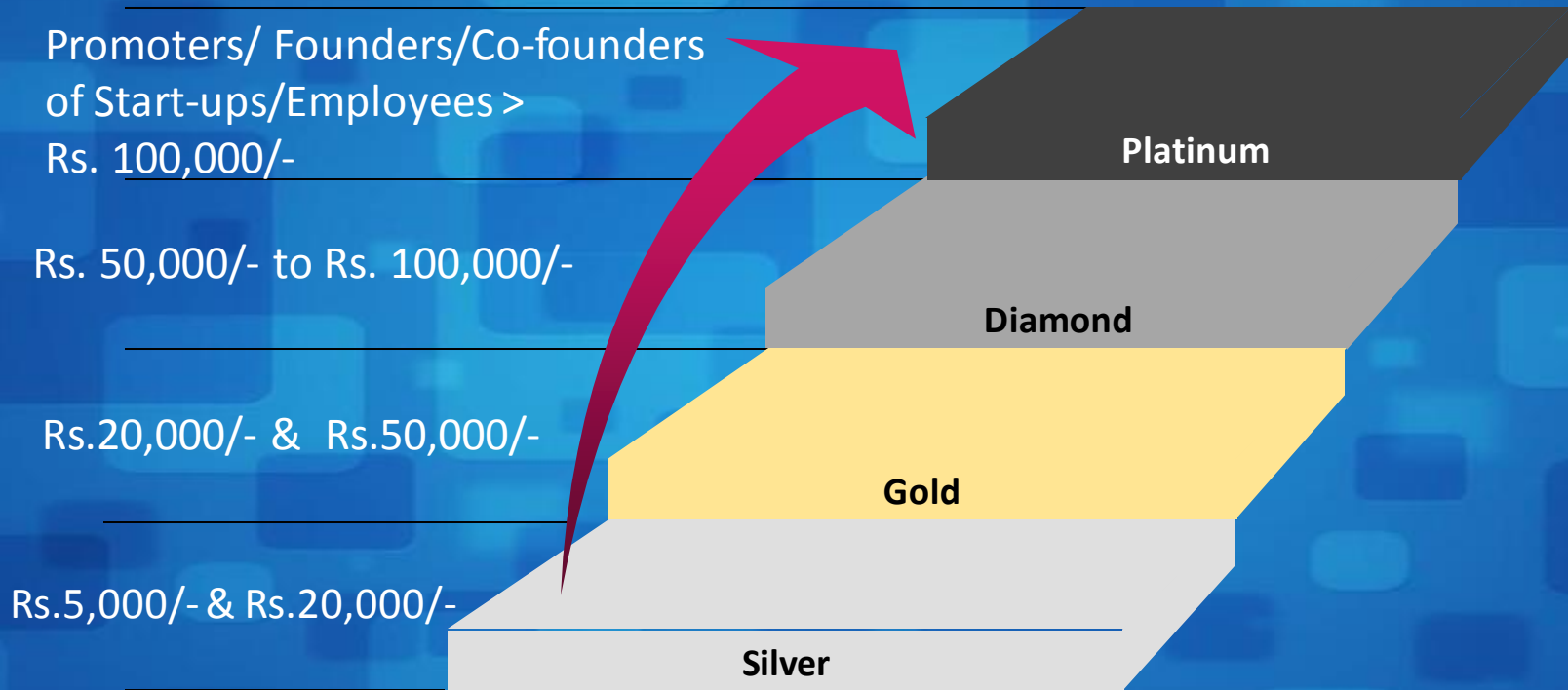
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# Start-up Corporate Salary Package



# Variant allotment according to Gross Monthly Salary



Single Point Salary upload through Corporate Internet Banking



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# State Bank Rewardz

- Graded Reward Point Structure depending upon the variant of the account

Silver: 1x Gold: 1.25x Diamond: 1.5x Platinum: 2x

- 1 Reward Point for every Rs.200 spent with your State Bank Debit Card.
- Earn EXTRA Reward Points at Max Get More network partner brands Debit Card

## Debit Cards



- Earn Reward Points on various Financial and Non-financial Internet banking transactions on your computer as well as on State Bank anywhere App

## Internet Banking



- Earn Reward Points on various transactions on State Bank Freedom App

## Mobile Banking



- Earn Reward Points on various personal banking transactions such as Online Account opening with minimum balance of Rs 1000, No cheque book request in a year etc.

## Personal Banking



- Earn Reward Points on repayment of Home Loan, Auto Loan, Personal Loan and Education loan

## Loans



- Earn Reward Points on various Demat Account transactions

## Demat



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# SBI Exclusif

- **First of a kind 2-pronged relationship management model –**
  - **Traditional RM for in-person service**– Single point of contact for all transactions, service requests and advisory
  - **First ever ‘e-Wealth Centre’ with a dedicated remote RM** – empowered to perform all services of a traditional RM through voice/video/chat
- **Expert financial advisory through highly experienced counsellors across all asset classes** (including real estate, structured products)
- **Sophisticated platform to enable state-of-the-art services** – WM platform for risk profiling, portfolio tracking through IB/MB, access to 16 MFs
- **Suite of best in class / market competitive products & services** - enhanced savings account, lifestyle privileges through top tier debit and credit cards and an exclusive health card, fast-tracked loan approvals on priority
- **Strong focus on upholding SBI’s legacy of trust** – adhere to the strictest norms through a strong middle office compliance team & systemic checks and balances



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*Thank You*