

### Transactions available at Non-home branches

#### **1. Definition of Branch:**

- a. Home Branch:** Home Branch is a branch where the Customer's Account is maintained.
- b. Non-Home Branch:** The Banking facilities available to Customers at branches other than home branch are called non-home branches.

#### **2. Admissible transactions:**

##### **2.1 Cash Deposit:**

- a) P-Segment Savings Bank: No restriction.
- b) In AGR/ SME Segment' Non -Home deposit is ₹ 2,00,000/- per day.

##### **2.2 Cash Withdrawal: Cash Payment at Non-Home Branch: Maximum limit per Day**

###### **a) 'P' segment:**

- i. Self-Payment: ₹50,000/-, No cash payment to third parties.
- ii. 'P' Segment – ₹5,000/- for self (using withdrawal form) accompanied with Savings Bank Passbook.
- iii. Super Senior Citizens (more than 80 years of age): Cash Payment to third party up to ₹10,000/-.

b) **SME segment:** ₹1,00, 000/- for self. No cash payment to third parties.

c) **AGR segment:** ₹1,00, 000/- for self (KCC Cheques only)

d) No cash payment to third parties.

e) No cash payment of CAG/MCG/CMP Cheques at non-home branch.

##### **2.3 Transfer transactions: The maximum limits are as under:**

###### **a) Savings Bank Accounts (instrument type 31):**

- i) Savings Bank other than HNI/NRI : ₹10 lakh.
- ii) HNI/ NRI Savings Bank : ₹50 lakh.

b) Current Accounts (Instrument type 29):

i) Personal, Corporate & Institutional, Govt. Department: ₹50 Lakh.

ii) In case of Govt. Department accounts: No cap.

(if a separate arrangement exists with the Department)

iii) Corporate Client Cheques Payable At Par (CCPAP):

With facsimile signature : ₹ 10Lakh.

Otherwise : Unlimited.

iv) Under Corporate Client Cheques Payable At Par (CCPAP) the instrument number, account number, instrument type, amount and date of expiry are validated at the time of payment to ensure against fraudulent payment of the CCPAP.

c) Cash Credit (Instrument type 30): Max. ₹50 lacs.

3. **Passbook Updation:** Facility of Savings bank pass -book updation at all nonhome branches except Personal Banking Branches (PBBs), Specialised Personal Banking Branches (SPBBs), Corporate Account Group (CAG), Commercial Clients Group (CCG) and NRI branches throughout the country, without any charge.

#### 4. **Others:**

a) There will be a general cap of ₹ 10 lacs in originating debits for nonhome transactions for all branches and ₹ 5 lacs for branches manned by Single Officer and Single Clerk.

b) All RTGS transactions **will be restricted to home branches only.**

c) Depositors may submit the Form 15G/H at the any branch (Home/ Non-home).

d) Transactions at Non-Home branches are NOT allowed for SBI CAPGAINS PLUS under Capital Gain Accounts Scheme-1988.