

Annexure- I

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:

Sl. No.	Segment	Limit (per day)
a)	Personal- Savings Bank	No restriction
b)	Agriculture	₹2,00,000/-
c)	SME	₹5,00,000/-*

* Current account variants with maximum per day cash deposit limit at non-home branches:

(₹ in lakhs)

Regular	Silver	Gold	Diamond	Platinum	Shubharambh Start-up	Rhodium	Govt Depts/ Autonomous Bodies/ Statutory Bodies & Defence-Para Military
₹5.00	₹5.00	₹5.00	₹5.00	₹5.00	₹5.00	₹10.00	₹2.00

Following facilities are available to Regular, Gold, Diamond, Platinum variants.

- Currency Chest/CAC Branches:** Currency Chest and CAC linked branches will accept cash from non-home branch customers without any limit.
- Other Branches:** The Branch Manager of non-home branch will continue to be vested with powers to accept cash exceeding ₹5 lakh and system will allow this with supervisory override.

2.2 Cash Withdrawal: Cash Payment at Non-Home Branch: Maximum limit per day

Sl. No	Segment	Self Withdrawal form	Self Through Cheque	Third party Through Cheque\$
a)	Personal	₹ 5,000/-*	₹10,00,000/-	₹ 25,000/-
b)	SME	NIL	₹2,00,000/-**	NIL
c)	Agriculture (KCC Cheques only)	NIL	₹1,00,000/-	NIL
d)	No cash payment of CAG/CCG/CMP cheques.			
e)	No limit for cash withdrawal by self for Wealth Savings account holders opened under Wealth Management initiative (WMBU).			
	<p>* Withdrawal form accompanied with Savings Bank Passbook.</p> <p>**All Non-individual Current account variants ₹2,00,000/- and for Diamond, Platinum, and Rhodium Current account variants ₹5,00,000/- per day through self-cheque only. No cash payment to third parties.</p> <p>\$ Subject to obtaining OVD of third party and recording the same along with the cheque. (Ref: e-Circular no. NBG/PBU/LIMA-SB/24/2023-24 dated 21st October, 2023)</p>			

2.3 Transfer:

Multi City Cheques (MCC) will be paid as per the following ceiling mentioned on the cheques:

Product	Transfer		RTGS/NEFT	Both legs Non-home
Savings Bank	Other than HNI/NRI ₹10 lakhs	HNI/NRI ₹50 lakhs	NIL	₹5.00 lakhs
Current Account	₹100.00 lakhs*		NIL	₹5.00 lakhs
*for non-personal current account customers for transfer through cheques				

2.4 Payment of cheques at non-home Branches where both legs are non-home is to be allowed after usual scrutiny for amount up to ₹ 5.00 lakhs and ensuring compliance of instructions.

3. Others:

- a) **Passbook Updation:** Facility of Savings bank passbook updation at all non-home branches. It has been decided to extend the facility of issuing Original /Continuation Passbook (including printing of first page) at non-home branches.
- b) All RTGS/NEFT transactions will be restricted to home branches only.
- c) Depositors may submit the Form 15G/H at the any branch (Home/ Non-home).
- d) KYC updation can be done by non-home branches also.
- e) Transactions at Non-Home branches are NOT allowed for SBI CAPGAINS PLUS- under Capital Gain Accounts Scheme-1988.