



BOUQUET OF PRODUCTS & SERVICES



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FOREWORD



We in SBI are committed to providing you with the best of products and services and the “Bouquet of Products and Services” is a manifestation of our customer orientation.

The first edition of this booklet has been presented to our customers to give a glimpse of some of our products and services. It has been endeavoured to present the updated content in the booklet, however, the contents of the booklet have been compiled on a specific date and subject to changes/updates in due course. We do not assume any responsibilities for any inadvertent errors, inaccuracies or omissions and reserve the rights to make changes and corrections to the information contained in the book at any time without notice. The suggestions in this booklet are not intended as a substitute for consulting with our officials. We request our customers to contact the branches/marketing outfits, visit our website (sbi.co.in) to get updated information, seek professional advice regarding wide array of products and services that suits/meets specific requirements and matters related to their personal situations.

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Further, it is prohibited to reproduce in any form contents of this booklet, store in retrieval system, or transmission in any form or by any means, electronic, electrostatic, magnetic tape, mechanical, photocopying, printing, recording or otherwise without permission.

We understand that this booklet will prove useful, and our customers will be benefitted.

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Date: 26.04.2023



PREFACE



Vinay M. Tonse

Managing Director
(Retail Business & Operations)

Dear valued customer,

It gives me great pleasure to introduce you to our latest offerings and provide you with a seamless banking experience.

We at SBI, constantly strive to improve our products & services. We are committed to providing you with innovative solutions and technology-driven products that meet your financial needs. This Booklet is an endeavour to give you a glimpse of our offerings.

SBI YONO is our state-of-the-art mobile banking application that offers our suite of financial products. This powerful app allows you to access your account, transfer funds, pay bills, and much more, all with just a few taps on your mobile phone. This app will change the way you bank. We therefore, encourage you to download it and try it out.

We also offer a wide range of investment and insurance products to help you achieve your financial goals. Our team of experts are always ready to guide you through the process and help you find the best product that meets your individual needs.

In addition to these offerings, we continue to provide traditional banking services such as savings and current accounts, personal loans, home loans, credit cards, and much more. We are proud to offer these services with the same level of excellence and commitment that has made us one of the most trusted banks in the country.

I am confident that we have something for everyone. Whether you need our services for personal or business use, you will find a solution that works for you. I urge you to take a moment to familiarize yourself with our products and services. We look forward to serving you.

Sincerely,
Managing Director (RB & O)



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State Bank of India prides itself on being a Customer Centric Bank, offering banking solutions for every Indian with extensive branch, ATM network and digital banking channels.

Please have a look at sample of our product & Services to cater to your personal and business needs along with various delivery channels.

For more details please log on to <https://bank.sbi> or <https://www.sbi.co.in>

PERSONAL : DEPOSIT PRODUCTS



Savings Bank Account



- Savings Bank Account opening/operations through YONO / Branch.
- Account can also be opened using Video Customer Identification Process without visiting Branch.
- Operation through any mode Debit Card, Internet Banking, Mobile Banking, POS, YONO app.
- Unlimited free transactions through digital mode.
- No SMS Charges. Please register your mobile number with your Home Branch to get regular update of transactions.
- Free Consolidated Account Statement.
- Large number of branches and ATMs at your service.
- Number of free cash withdrawals at Branches and ATMs linked with Average Monthly Balance.
- Doorstep Banking.
- No limit on amount of deposit.
- Account can be transferred to any Branch through INB / YONO / Branch.
- Account can be opened with / without cheque book facility.
- Auto Sweep facility is available.
- For more information and details of applicable service charges, please refer to bank website <https://bank.sbi> or <https://www.sbi.co.in>





Savings Bank Account



Savings Plus Account:

- i. SBI Multi Option Deposit Scheme (MODS) is term deposit linked to Savings Bank account.
- ii. Earn interest rate of term deposits above certain threshold balance in Savings Bank.
- iii. Auto Sweep facility available for creating MODS.
- iv. Completely liquid deposits and can be withdrawn in multiples of Rs. 1000, any number of times through cheque/ATMs/INB/YONO

Pension Accounts:

- I. No minimum balance charges.
- II. Other facilities are as applicable to Savings Bank Accounts.

Minor Accounts:

- i. Open Savings/ Fixed/ Recurring Bank Deposit account in the name of minor of any age through his/her natural or legally appointed guardian
- ii. Minors above the age of 10 years allowed to open and operate savings bank accounts independently
- iii. Free of cost photo embossed Debit Card / Internet Banking/MOD facility.

Nomination Facility:

- i. Facility available in all Deposits / Safe Deposits Locker Account free of cost.
- ii. Can be made in favour of individual only.

RECURRING DEPOSIT



- Minimum Instalment Rs. 100/- and multiples of Rs. 10/- thereof.
- Minimum Period: 12 months Maximum: 10 years
- Interest rate as applicable to Term Deposit
- TDS applicable as per government direction.





TERM DEPOSITS



- Period of Deposit from 7 days to 10 years
- Deposit Amount Minimum Rs. 1,000/- Maximum – No Limit
- Auto renewal option available.
- TDS applicable as per Income Tax Guidelines
- No TDS will be deducted if Form 15G/ 15H is submitted (as per Income Tax guidelines)
- Senior Citizens (60 years of age and above) are eligible for additional interest rate over card rate for general public.
- Loan facility available



VARIANTS OF TERM DEPOSIT

- TDR: Payment of interest at periodical interval (i.e. Monthly/ Quarterly/ Half-yearly)
- STDR: Payment of interest on maturity only
- e-TDR: You can conveniently open/close Term Deposit through Internet Bank/ YONO (TDR opened through branch can not be closed digitally)
- MOD : Term Deposits where amount can be withdrawn in multiples of Rs. 1000/- through Cheque/ATMs/ INB. They are linked with Savings Bank / Current Account.





APPLICATION SUPPORTED BY BLOCKED AMOUNT

- Application Supported by Blocked Amount (ASBA) is an application made by an investor, containing an authorization to Self-Certified Syndicate Bank (SCSB) to block funds available in applicant's Savings Bank Account or Current Account (other than Overdraft or loan accounts), for subscribing to an Issue, to the extent of application money, till finalisation of allotment in the issue or till withdrawal/ failure of issue, or till withdrawal/ rejection of application, as the case may be.
- It is a supplementary process available for all public issues made through book building route and also to all Debts & Right Issues. ASBA facility can be used for Initial Public Offer (IPO) and Follow-on Public Offer (FPO).
- If an investor is applying through ASBA, his application money shall be debited from the bank account only if his/her application is selected for allotment after the basis of allotment is finalized, or the issue is withdrawn / failed.



CAPITAL GAIN ACCOUNT



- Avail exemption of Long-Term Capital Gains Tax on sale of Capital Assets.
- Earn interest at Savings Bank or Fixed Deposit rates as you wait for reinvesting in purchase of property
- No upper ceiling for Maximum Balance/Amount
- The Capital Gains Deposit Scheme is operative at all branches except Rural branches
- Nomination facility is available for the deposits (Up to 3 Nominees can be nominated)
- Closure of TDR/STDR allowed before maturity



PERSONAL : LOAN PRODUCTS

Home Loan



- Interest on daily reducing balance.
- Apply online and get In Principle offer (homeloans.sbi).
- 340 Plus dedicated home loan processing centres.
- Apply through a wide network of 22,000 plus bank branches.
- Choose from 9000+ Tieup projects.
- No hidden charges.
- Nil Penalty on pre payments.
- Home loan in the form of Overdraft (Max Gain)
- Cost of Roof top solar photovoltaic included in overall project cost

Auto Loan



- Avail Car Loan at attractive Intt Rates
- Nil Prepayment Charges.
- No Foreclosure charges after 1 year of loan.
- 100% financing on select car models.
- Flexi Repayment Option
- Additional 0.25% RoI concession on Electric Cars.
- Instant in-principal Car loan Sanction on SBI YONO.
- Pre-Approved Two-Wheeler loan on SBI YONO.

Personal Loan



- Personal Loan up to Rs.35 lacs
- Attractive interest rate
- Minimum Paperwork
- Instant credit in Account
- Pre-approved Loan up to Rs.8 lacs on YONO & Internet Banking
- To Check eligibility: SMS <PAPL><space><last four digits of SBI A/C number> to 567676

Education Loan



- Loans for Higher Studies in India & Abroad
- Higher Loan Limit upto Rs. 1.50 Crores
- Income tax benefit under Section 80 (E)
- Attractive Interest rates
- Repayment up to 15 years after Course completion & Moratorium

Pension Loan

- Loan up to Rs.14 lacs
- Attractive interest rate
- Repayment up to 72 months
- Minimal documentation
- Quick disbursement process through branch
- Pre-approved pension loan up to Rs.5 lacs on YONO & Internet Banking in just four clicks
- E-top up loan in 4 clicks through YONO & Internet Banking
- No-Collateral security
- To Check eligibility: SMS <PAPL><space><last four digits of SBI A/C number> to 567676

Gold Loan



- Gold Loan can be availed by pledge of gold ornaments including gold coins (max 50 gms sold by Banks).
- Minimum paperwork
- Attractive interest rate.
- Loan Amount Minimum Rs.20,000/- Maximum Rs.50 lacs.
- Flexible Repayment:
- Bullet Repayment: 3/6/12 months
- Overdraft and EMI up to 36 months
- Realty Gold Loan having three variants for home loan borrowers for the purpose of margin, registration cost and project price escalation, if any, with income tax benefit as in home loan

PERSONAL : LOAN PRODUCTS

Loan against Deposits

- Loan upto 90% of value of Time Deposit
- Both Demand Loan and Overdraft facility available
- Attractive Rate of interest (1% above deposit rate)
- Repayment Period: Remaining maturity period of the deposit upto maximum of 120 months.
- Available at all branches.
- Can be availed through YONO and INB also.
- No ceiling on maximum loan amount
- No Processing Fees and pre-closure charges.

Solar Roof Top Finance

- For financing Solar Roof Top panels for residential property.
- Loan amount Rs. 50,000 to 10 lacs.
- 20% margin .
- Repayment period up to 60 months.
- Centralised processing at SBI Surya Shakti Cell Mumbai for quick disposal.
- Available to all existing salaried customers.
- 0.10% Interest concession for good customers (CIBIL 700 & above with no default history) and 0.20% for home loan borrowers (subject to extension of mortgage)

Loan against NSC/KVP

- Loan available up to 60% of Face value together with accrued interest.
- Both Demand loan and overdraft facility available.
- Repayment Period: Remaining maturity period of the security upto maximum of 120 months.
- Low interest rate charged on a daily reducing balance
- No ceiling on maximum loan amount
- Low processing charges.
- No pre-payment penalty.

Loan against Insurance Policies

- Loan available up to 85% of surrender value of the policy.
- Both Demand loan and overdraft facility available.
- Loan to be repayable in 3 years.
- No ceiling on maximum loan amount
- Low interest rates charge on a daily reducing balance
- Low processing charges.
- Policies of LIC, Postal life, SBI life, HDFC life and ICICI Pru life are eligible.

Loan against Mutual Fund units

- Loan amount on Equity/ Hybrid/ ETF MF
- From Rs. 25,000 to Rs.10 lakhs (if units are held in Physical form)
- Rs.20 lakhs (if units are held in demat form).
- Loan amount on Debt/ FMP scheme from Rs.25000 to Rs. 5 Cr.
- 50% margin .
- Available in overdraft facility.
- Attractive Rate of interest .
- Low processing charges.
- Loan is available at all branches.

Consumer Durables Loan (Debit Card EMI Loan)

- E2e Digital Product.
- Available to pre-approved customers.
- Loan Amount: 3K to 2 Lacs
- Repayment Period: 3 to 36 months.
- No Processing Fees
- No Preclosure Charges
- No Margin Required
- No Security Required
- To know eligibility, customer can SMS DCEMI to 567676 by their registered mobile number.

Gold Related Product

Deposit Products

Revamped Gold Deposit Scheme (RGDS)

- Gold is accepted at Designated Branches of SBI under Short Term Bank Deposit and Medium & Long Term Govt Deposit Scheme.
- Minimum deposit of 10 grams.
- Repayment is allowed in INR or Gold. Premature Redemption and Renewal is also allowed.

Sovereign Gold Bond (SGB), (Launched by GOI)

- Individual & HUF- Min **1 gram** & **Max 4 Kg**. Trusts/ Charitable Institution: Min **1 gram** & **Max 20 Kgs**.
- Interest **2.5%** per annum, payable half yearly.
- Tenor **8** years with exit option after **5**th year.

Loan Product

Metal Gold Loan (MGL)

- MGL offered to Jewellery manufacturers for domestic and export purposes.
- **Security:** Collateral security of 110% in the form of Cash/STDR, BG/CC
- **Loan Quantity:** Minimum 1 Kg without any Maximum Limit
- **Repayment:** Repayment is allowed in INR/Gold (under certain conditions)

Miscellaneous Products

Sale of Gold (Wholesale)

- Gold is sold to Resident Indians including Bullion Dealers for domestic and export use.
- Minimum **1 Kg** and multiples thereof with **No maximum Limit**
- Sale is done against confirmed orders.





PUBLIC PROVIDENT FUND SCHEME



Purpose	The scheme introduced by Central Government to promote small savings and avail benefits in Income Tax.
Eligibility	An Individual may open an account. An individual may also open one account on behalf of each minor or a person of unsound mind of whom he is the guardian.
Documents	Aadhar Number and PAN is to be submitted along with other OVDs.
Minimum / Maximum subscription	Minimum: Rs. 500/- per annum in multiples of Rs.50/- Maximum: Rs.1,50,000/- per annum Subscription in the account in one lump sum or in instalments during the financial year.
Duration	Original duration is of 15 years, Thereafter it can be extended for one or more blocks of 5 years, within 1 year from the date of maturity. Account can be discontinued any time but repayment of subscription along with interest will be done only after 15 years.
Rate of Interest	Interest is credited in account on 31st March every year (calculated on the minimum balance between the close of 5th day and end of the month).
Loans	A loan can be taken from the 3rd FY of opening of account till the 6th FY of opening of account. Loan amount cannot exceed 25% of balance available at the end of the 2nd FY proceeding the year in which the Loan was applied for. An account holder shall be entitled for only one loan in a year. Second loan can be taken on full payment of first loan.
Withdrawals	Any time after the expiry of five years from the end of the financial year in which the account was opened, the account holder may, avail withdrawal from the balance to his credit, an amount not exceeding fifty per cent. of the amount that stood to his credit at the end of the fourth year immediately preceding the year of withdrawal or at the end of the preceding year, whichever is lower. If the account is continued extended after maturity, 60% of the maturity amount can be withdrawn within a block period of 5 years.





SUKANYA SAMRIDDI ACCOUNT



Eligibility	The account may be opened by the natural or legal guardian in the name of a girl child before she attains the age of ten years.
Documents	Birth Certificate of girl child, Aadhar Number and PAN is to be submitted along with other OVDs of the guardian/ Natural Guardian.
Minimum / Maximum deposit	Minimum: Rs. 250/- per annum in multiples of Rs.50/- Maximum : Rs.1,50,000.00 per annum
Duration	Minimum deposit till 15 years from the date of account opening.
Rate of Interest	Interest is credited in account on 31st March every year (calculated on the minimum balance between the close of 5th day and end of the month).
Withdrawals	Withdrawal of up to a maximum of 50% of the balance in the account at the end of the financial year preceding the year of application for withdrawal and allowed for the purpose of education of the account holder.
Operation of account	The account shall be operated by the guardian till the account holder attains the age of eighteen years. The account shall be operated by the account holder herself after attaining age of eighteen years by submitting necessary documents.
Maturity/ Pre mature closure	The account shall mature on completion of 21 years from the date of account opening. The closure of account may also be permitted before completion of 21 years, if 1) The account holder on an application makes a request for such closure for the reason of intended marriage of the account holder on furnishing of a declaration duly signed on non-judicial stamp paper attested by the notary supported with proof of age confirming that the applicant will not be less than 18 years of age on the date of marriage. 2) In the event of death of the account holder 3) In case of extreme compassionate grounds.



GOVT. SOCIAL SECURITY SCHEMES



Atal Pension Yojana



- Eligible Age: 18 years to 40 years
- Fixed monthly Income after 60 years of age
- Monthly pension of Rs. 1000 to Rs. 5000 depending upon the investment amount

Pradhan Mantri Suraksha Bima Yojana



PRADHAN MANTRI
SURAKSHA BIMA
YOJANA

- Eligible Age: 18 years to 70 years
- Accident Insurance of Rs 2 Lacs
- Covers accidental death and disability (total/partial)
- Premium Rs 20/year

Pradhan Mantri Jeevan Jyoti Bima Yojana



Pradhan Mantri
Jeevan Jyoti Bima Yojana

- Eligible Age: 18 years to 50 years
- Comprehensive Life Cover of Rs. 2 Lacs
- Covers death due to any reason
- Low premium of Rs 436/yr

Pradhan Mantri Jan Dhan Yojana



- Basic banking to every Indian
- Free RuPay debit card
- No minimum balance required



INVESTMENT & INSURANCE

Life Insurance

- Child Plans
- Protection Plans
- Savings Plans
- Pension Plans
- Group Insurance
- Unit Linked Plans

General Insurance

- Personal Accident Insurance
- Health Insurance
- Travel Insurance
- Loan Insurance
- Motor Insurance
- Property Insurance

Mutual Funds

- SIP(Systematic Investment Plan)
- Equity Funds
- Hybrid/Balanced advantage Fund
- Debt/ Duration Fund
- Retirement/Children benefit /ELSS scheme
- Fixed Maturity Plans (FMPs) (Close ended)
- Liquid/Ultra short/Money Market Funds

National Pension Scheme

- Extra tax benefits of Rs.50,000 over & above the limit of Rs.1.50 lacs
- Tax Benefit available under Tier I account
- Flexibility of Investments
- Complete withdrawal for corpus less than 5 lacs
- Low Cost Structure
- Portable & 24x7 accessibility.

Demat Services

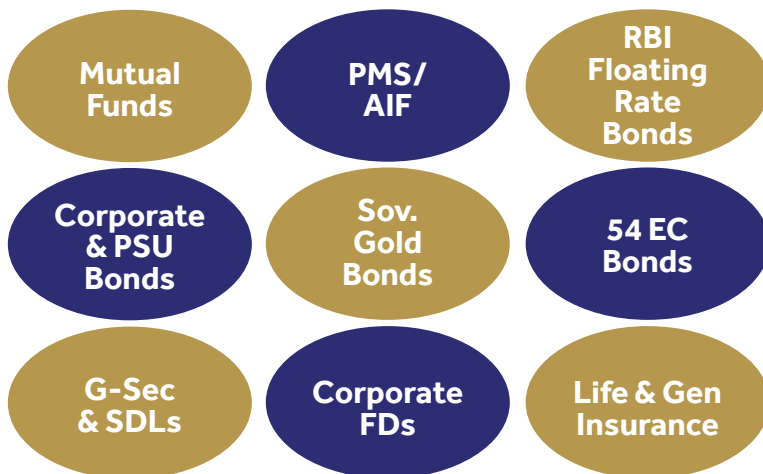
- DEMAT accounts
- Trading Accounts
- Investment in IPO via ASBA
- Investment option for Derivatives, NCD & Bonds

Credit Card

- Card variants for CSP Account holders according to monthly income
- Dedicated card for Defence Personnel (Shaurya)
- SBI Unnati for FD holders
- Co-branded Travel cards

Wish for the Bank to contact you for any of the above products?

Simply logon to <https://onlineapply.sbi.co.in/> and click on Insurance & Investment and advise us about your needs. We will get back to you with solutions tailored to your needs.



- SBI Wealth is a specialized wealth management service offered by SBI especially for HNIs.
- Eligibility: Total Relationship Value (TRV) of INR 30 Lakhs/Net salary credit of INR 2.00 lacs and above/ HL of INR 1.00 Cr and above. Family coverage through higher TRV.
- A dedicated Relationship Manager (RM) backed by a team of experts.
- Doorstep Banking available, Dedicated Wealth hubs at select branches.
- Exclusive products and services viz. Wealth savings account, Investments and Lifestyle privileges.
- Digital experience through our INB/YONO platforms to ensure seamless and hassle-free investments and transactions.
- Unbiased open architecture for investment products covering multiple AMCs.
- Discount on locker rentals and waiver of charges on various services.

 **SBI** Wealth





**Deposits
(CASA/FDs)**

**Home
Loans**

**Auto Loan
Edu Loan
Personal
Loan**

**Digital
Loans thru
YONO**

**Mutual
Funds**

**Life & Gen
Insurance**

- SBI Premier Banking covers Corporate Salary Package (CSP) Platinum who needs preferential treatment for service delivery.
- Eligibility: CSP account holders having Net salary credit of INR 1.00 lacs and above.
- A dedicated Relationship Manager (RM).
- Service through dedicated lounges at our select branches and priority access.
- Digital experience through our INB/YONO platforms to ensure seamless and hassle-free investments and transactions.
- Products of JVs available for investment needs.
- Discount on locker rentals and waiver of charges on various services.





CURRENT ACCOUNT



FEATURES*		REGULAR	GOLD	DIAMOND	PLATINUM
Monthly Average Balance (MAB)		INR 5,000	INR 1 Lakh	INR 5 Lakh	INR 10 Lakh
Free Cash Deposit Limit	Total (Monthly)	INR 5 Lakh	INR 25 Lakh	INR 100 Lakh	INR 200 Lakh
	Non Home Branch (Daily)	INR 5 Lakh	INR 5 Lakh	INR 5 Lakh	INR 5 Lakh
Free Cash Withdrawal Limit	Home Branch (Monthly)	Unlimited	Unlimited	Unlimited	Unlimited
	Non Home Branch (Daily)	INR 1 Lakh	INR 1 Lakh	INR 1 Lakh	INR 1 Lakh
Cheque Book (Free cheque leaves)	Free Limit	50 per month	300 per month	700 per month	1500 per month
DD/ PO Issuance	Free Limit	Not Applicable	50 per month	Unlimited	Unlimited
	Charges	Regular Charges	Regular Charges	Free	Free
RTGS/ NEFT Service (Online)		Free	Free	Free	Free

Notes: Inclusive of cash deposited in CDM, Recycler, GCC, Home & Non-Home Branches - Only Self





CURRENT ACCOUNT



<p>Realtor's Current Account</p>	<p><u>Realtors Current Account One:</u> 100% Collection of fund only</p> <p><u>Realtors Current Account Two:</u> Minimum 70% of Collections (funds to be transferred from Account 1 by sweep). This account will be registered with RERA Authority.</p> <p><u>Realtors Current A/c Three:</u> For Day to Day operations for receiving 30% of Collections (funds to be transferred from Account 1)</p>
<p>SHUBH ARAMBH</p>	<ul style="list-style-type: none"> ✓ Private Limited Company ii. Registered Partnership Firm iii. Limited Liability Partnership iv. One Person Company (OPC) can open account ✓ No charges for non-maintenance of MAB up to 12 calendar months from account open month. ✓ FREE Cash Deposit: Rs.15 Lacs per Month ✓ FREE 100 Cheque Leaves per Month ✓ 20% Concession on monthly rental of all types of POS Machine. ✓ Business Debit Card "Pride" Free ✓ Free Insta Deposit Card for deposit of cash

*Features of the product are under revision.

For other Products of Bank, please visit SBI's official Website <https://sbi.co.in>



BUSINESS LOAN PRODUCTS

Cash Credit (Working Capital)

- Bank has Cash Credit product for Working Capital requirement of the firm.
- The facility can be availed by the units involved in Manufacturing/ Trade or Services to fulfil their working capital needs viz., purchase of raw material/ stock, manufacturing and other expenses like payment of salary to employees, utilities etc.
- Assessment of limits is based on audited financials/ Cashflow and projections submitted by the firm.
- The facility is offered at Competitive Rate of Interest, linked to Internal/ External rating of the firm.
- The facility is provided subject to Bank's policy.

Term Loan

- Bank offers Term Loan financing for acquisition of fixed assets, expansion of capacity/ technology upgradation.
- TL can be availed by the units involved in manufacturing/ Trade or Services for creation of fixed assets.
- The assessment of limits is based on audited financials/ Cashflow and project appraisal submitted by the firm.
- Competitive Rate of Interest is offered, linked to Internal/ External rating of the firm.
- Collateral Security will be applicable as per Bank's policy.

Finance against Ware House Receipts (WHR)

- The scheme is being extended to finance Traders/ owners of goods/manufacturers for own processing against Warehouse Receipts issued by Collateral Managers (C.M) with whom Bank has tieup.
- Target group are Traders/ owners of goods/ manufacturers for own processing against Warehouse Receipts issued by Collateral Managers (C.M) with whom Bank has tieup.
- Facility can be sanctioned in the form of WCDDL/ RDL or Cash Credit.
- Primary-Pledge/Hypothecation of underlying stocks for which WHR has been issued by the Collateral Manager / CWC / SWC, with lien marked in favour of Bank.

e-DFS (Electronic Dealer Finance Scheme)

- e-DFS facilitates financing the purchases of the Dealers from the Industry Majors (IMs) thereby facilitating Inventory Funding.
- Target group for the product are Dealers/ Distributors recommended by IM in Comfort/ Corporate Opinion Report/ Introduction letter.
- A dedicated Internet Banking platform is available which provides easy, convenient and hassle-free banking facilities to IM, Dealers.
- Competitive Rate of Interest linked to EBR/ 6-months MCLR.
- Minimum requirement of 25% collateral security.

e-VFS (Electronic Vendor Finance Scheme)

- e-VFS provide Invoice discounting facility to Vendors against goods/ services supplied to specific Industry Majors.
- Target group for the product are all Vendors of Industry Majors with whom Bank has entered into tie-up.
- Limit is sanctioned on the basis of deal monthly sales of last 12 months the vendor to IM and the credit period along with 20% additional for contingencies.
- Digital journey for in principle sanction up to Rs. 50 Cr of loans.
- Nature of facility is clean Cash Credit

Export Finance

- Bank has special products for units involved in Export business.
- Some of the products are Export Packing Credit (EPC), Foreign Currency Term Loan (FCNB-TL), Foreign Bill Discounting (FBD)
- All the loans are available at competitive pricing.
- The assessment of limits is simple and based primarily on the past Export turnover and projected sales.
- Collateral Security may be applicable as per Bank's policy.

BUSINESS LOAN PRODUCTS

Asset Backed loan

- Quantum of finance : >Rs.10 lakhs to Rs. 20 Crs (Immovable property: 60% of the realizable value). For Delhi & Mumbai Cities: Max. Rs 30 Crs.
- No Primary Security is envisaged.
- Tenor of the loan is 240 months.

SME Smart Score

- Quantum of finance : >Rs.10 lakhs to Rs. 50 lakhs
- Dropline OD/ Cash Credit/ Term Loan and NFB facility to meet any kind of credit requirements including purchase of fixed assets
- Collateral Security need not be insisted, to be covered under CGTMSE. If borrower is not willing to bear the guarantee fee & premium for CGTMSE, then collateral security as per Bank's norms need to be obtained.
- Repayment & Validity: Cash Credit: Loan to be renewed every 2 years. Term Loan/ Dropline OD: Not more than 7 years including moratorium not exceeding 6 months. Annual review to be done for all loans.

SBI Fleet Finance under Tie-up with TMFL

- Quantum of finance : Min Rs 50 lakhs to Max Rs 50 Crs
- Min 3 years of experience in transport industry/ Logistics and other related activity.
- Repayment period of maximum 72 months including moratorium period of 5 months.
- Nil collateral required under the tie-up. However, Collateral security will be accepted only if offered by borrower to improve the score and to become eligible under Credit Scoring model.
- Personal Guarantee of promoters/ Directors will be mandatory.

SME Car Loan



- Promoter/ Partner/ Director should have a Gross Taxable Income of Rs. 3.00 lakhs p.a. and above as per their last year's Income Tax Return.
- Quantum of finance : Rs 3.00 crores or Up to 4 times the Gross Taxable Income per annum as per ITR subject to the following EMI/NMI stipulation, whichever is lower.
- Rate of Interest linked to CIC Score of applicant.
- Collateral Security is not required. Only hypothecation of the vehicle(s) purchased will be taken as a security.
- Maximum Repayment Period of 5 or 7 years through EMIs

SME Gold Loan



- The maximum quantum of SME Gold loan is Rs.50 lakhs.
- Competitive rate of interest linked to EBLR
- No requirement of Balance Sheet and other financial documents.
- Simple assessment based on advance value of gold and estimated sales
- Treatment of Gold ornaments as Primary Security; Nil Collateral security

Healthcare Business Loan



- Quantum of finance : Min. Rs. 10 lakhs to Max Rs. 20 Crs
- Term Loan and/or Cash Credit. Cash Credit facility is capped at Rs. 2 Cr only. Capex LC may be provided in respect of domestic/ overseas suppliers within overall Term Loan exposure.
- Collateral Security: Up to Rs 2 Cr – Nil Collateral if covered under CGTMSE. For Loans above Rs 2 Cr to Rs 20 Cr Minimum 25% SARFAESI enabled tangible collateral security.
- Cash Credit Repayable on demand or to be reviewed annually. Term Loan Max. Repayment period 10 years including max 12 months moratorium.



AGRICULTURE : LOAN PRODUCTS

KISAN CREDIT CARD (KCC)

- Eligibility - All Farmers – Individuals / Joint borrowers who are owner cultivators, tenant farmers, oral lessees (Rights on land belonging to other) & sharecroppers, SHGs and JLGs.
- Facility – Cash Credit
- Repayment Tenure – Short Duration Crops - 12 months from date of sanction, Long Duration Crops - 18 months from date of sanction. KCC Limit is valid for 5 years, subject to annual review.
- Loan Amount - Need based finance considering cropping pattern, acreage, and Scale of Finance (SOF). The limit will be stepped up @10% each year up to 5th year subject to annual review.
- Interest Subvention as per RBI Guidelines.
- Prompt Repayment Incentive of 3% p.a. for prompt/ timely repayment by farmers.

TRACTOR LOAN

- Eligibility - Any individual or group of individuals i.e., JLGs/SHGs, institution or organization with minimum Agri land holding of 2.00 acre.
- Facility - Term Loan - Tractor and accessories (Including insurance + registration charges).
- Repayment Tenure – up to 5 years with half yearly instalments.
- Loan Amount - Min. Rs. 2 lakhs to Max. 25 lakh

DAIRY / PROCESSING

- Finance for purchase of milch cattle, purchase of plant and machineries, construction of shed, etc., Construction of required Infrastructure including land development, purchase of required Plant and machinery, etc., for dairy processing activity.
- Individual farmers, Self Help Groups, Joint Liability Groups, Corporates, FPOs, Partnership firms and Co-operatives are eligible under the product.
- Repayment of 5 years for dairy farm and up to 10 years for processing activity including moratorium period.
- Max moratorium 3 months for dairy farm and max up to 18 months for processing activity.

MUDRA LOAN – ALLIED AGRI ACTIVITIES

- Purpose: To create employment and generate income for livelihood to enhance the standard of living of people.
- Eligibility: Individuals, sole proprietorship, partnership firms except Corporate Bodies, Institutions, SHGs, JLGs engaged in Allied Agri activities.
- Activities covered: Dairy, Poultry, Fisheries, Sericulture, Piggery, Sheep rearing, Goat rearing, Pig rearing, Bee keeping, Mushroom cultivation, etc.
- Loan facility: Overdraft and Dropline Overdraft.
- Loan amount: Collateral free loans up to Rs. 10.00 lakhs. CGFMU cover available.

AGRICULTURE : LOAN PRODUCTS

AGRICULTURE INFRASTRUCTURE FUND (AIF)

- Finance to post-harvest infrastructure facilities.
- SHGs, JLGs, PACs, FPOs, Farmers, Agri-entrepreneurs, Start-ups etc are eligible.
- Interest Subvention of 3% p.a. up to the limit of Rs2.00 crores for a maximum period of seven years.
- Convergence benefit under AIF scheme with PMFME scheme and other Schemes.
- Credit Guarantee Coverage under CGTMSE up to Rs 2.00 crore.

ASSET BACKED AGRICULTURE LOAN (ABAL)

- Finance for traditional, modern farm and farm related activities.
- For meeting short term production and investment credit.
- Maximum overdraft limit of Rs 2.00 crore per borrower.
- Loan on SARFAESI Compliant Immoveable Property

PRODUCE MARKETING LOAN

- Finance to avoid distress sale immediately after harvest when the prices are usually low.
- Loan against the security of fungible farm produce stored at accredited/ Non- accredited warehouses against e-Negotiable Warehouse Receipts.
- Repayable in 12 months.
- Maximum Loan Against e-Negotiable Warehouse Receipts- ₹ 75.00 lakhs.
- Maximum Loan Against Other Warehouse Receipts- ₹ 50.00 lakhs.

PRADHAN MANTRI FORMALIZATION OF MICRO FOOD PROCESSING ENTERPRISES (PMFME)

- Financial, technical, and business support for upgradation of existing food processing entrepreneurs, FPOs, Self Help Groups (SHGs) and Cooperatives.
- Support to individual and groups of micro enterprises.
- Branding and Marketing support.
- Support for strengthening of institutions.
- Apply online through "PMFME" Portal.
- Increased access to common services like common processing facility, laboratories, storage, packaging, marketing, and incubation services.
- Interest Subvention @3% on the interest rate over and above the 35% of subsidy being provided for activities covered under AIF scheme.

AGRICULTURE GOLD LOAN

- Gold Loan to farmers for crop production /investment needs and allied activities.
- Can be applied through YONO for easy processing and quick disbursement.
- Maximum loan Rs 25.00 lakhs.
- Simplified process and low interest rate.
- Repayment in maximum 12 months

FINANCE TO SELF HELP GROUP (SHG)

- Finance up to Rs. 20.00 lakhs.
- Loan based on the Corpus of the SHG.
- Maintenance of 'Panchasutras' mandatory for finance.
- Loans upto Rs.10.00 lakhs with no collateral and no margin.



KISAN SAMRIDDHI RIN (KSR)

- Agriculture cash credit facility for end-to-end credit requirement of scientific and progressive farming.
- Eligible entities - All types of farmers including Corporate Farmers, FPOs/FPCs, etc.
- Eligibility - Minimum Land Holding of 4 acres or farmers engaged in scientific methods of farming. CIC Score of 650 and above. For Corporates: profit earning for last 2 years as per audited/actual/projected balance sheet.
- Loan Quantum – Rs. 5.00 lakhs to Rs. 50.00 Cr.
- Lucrative interest rates.

AGRI ENTERPRISE LOAN (AEL)

- For financing business entities engaged in Agri Allied and related activities.
- Target Group – Agri-based enterprises dealing in Agri commodity, Food Processing, Agri Input Manufacturing, Agri Exports, etc for select Agri, Allied, Agri infrastructure and Ancillary activities.
- Eligible Entities – Proprietorship, Partnership concerns, Private Ltd. Companies, LLPs, Corporates, FPOs.
- Loan Quantum – Rs. 1 lakh to Rs. 100 Cr.
- Competitive Interest Rates
- Loan Term – up to 10 years including max. moratorium of 24 months.





FISHERY FARMING

- Purpose: Finance for composite fish culture and prawns/ shrimp cultivation, boat, construction/ deepening/ widening/ desilting of ponds, etc.
- Eligibility: Individual, Proprietorship, Partnership Firms, LLPs, Companies, Co-operative societies, Group of fish farmers - SHG/JLG are eligible under the product.
- Quantum of finance: Rs. 2.00 lakhs to Rs. 50.00 Crores.
- Repayment period of maximum 7 years including moratorium period of 12 months.

POULTRY/ PROCSSING

- Purpose: Broiler production, Egg production, Pullet production, Breeder Bird production, purchase equipment, poultry feed, medicines, construction of shed, borewell, payment of insurance, etc., required for carrying out poultry (broiler/ layer) farming activity and to meet the cost of establishment/ expansion/ mechanization & maintenance of poultry farms.
- Eligibility: Individual farmers (including Self Help Groups) or Joint Liability Groups (JLGs), Corporate Farmers, Farmer Producer Organizations (FPOs)/(FPC) Companies, Partnership Firms and Co-operatives of farmers engaged in Agriculture and Allied Activities are eligible under the product.
- Quantum of finance: Rs. 1.00 lakh to Rs. 25.00 Cr.
- Repayable in 120 months including moratorium period of 9 months.



Explore Superior Digital Experience



INB

A web Portal – URL is
<https://www.onlinesbi.sbi/>



Debit Cards

Variety of Cards
available for
making Banking
convenient
for you



YONO Lite

Available as an App -
install from Play/App Store



SBI BHIM PAY APP / UPI

install from Play/App Store or enable
through INB/YONO/YONO Lite



YONO

Available as an App -
install from Play/App Store



Never respond to any popup, email, SMS or phone call,
seeking your personal information such as username,
password(s), mobile number, ATM Card details, etc.



Debit Card

- Debit Card comes with the advanced contactless NFC (Near Field Communication) technology that enhances your convenience and ease of use. Debit Card can be used for domestic as well as for international transactions.
- Please enable your e-Com, contactless, international transactions before transacting them.
- It can be used for Online purchases (e-Com) and for shopping at merchant establishments (PoS).
- Create e-mandate (also referred to as Standing Instruction) using SBI Debit Card. Standing Instruction (SI) can be registered at merchant website/app e.g., SI at Telecom service providers, OTT platforms/ Insurance partners /Electricity /Gas/Water Bills, etc.,
- Earn 2 loyalty points on every Rs. 200/- spent on PoS & e- Com transactions. Use your Loyalty points to get merchandise, Gift card, movie tickets , recharge and other items. Get bonus points on activation and usage during month of birth.
- Complimentary Personal Accidental Insurance cover for select debit card variants available. Please visit <https://bank.sbi> for details.
- Manage usage and set/ modify limit of Debit Card using available banking channels viz., YONO / YONO Lite/ INB / ATM / IVR / Branch.

Never share your Card number/CVV, PIN, OTP, expiry date, etc. with anyone, even if the person claims to be a Bank employee

Prepaid Card

- Prepaid Cards are store value Cards which can be used to draw Cash at ATMs and can be used for Online purchases and for shopping at merchant establishments.
- Gift Cards can be purchased by individuals for the purpose of gifting to near ones and by companies for gifting to their employees and customers at special occasions, Birthdays , anniversaries , festivals etc.
- eZ Pay Card is a general-purpose reloadable Card with maximum load amount of Rs. 2,00,000/-
- Manage usage and set/ modify limit of Prepaid Card using <https://prepaid.sbi>





Foreign Travel Card

- FTC is chip-cum-magstripe EMV compliant prepaid foreign currency card offering a convenient, safe and secure way to carry foreign exchange abroad. Card is valid world wide except Nepal, Bhutan and in India.
- Card can be purchased from Authorized branches in nine currencies – USD, GBP, EUR, CAD, AUD, SGD, AED, SAR and JPY.
- Card has a validity period of 5 years and any number of reload is permitted till expiry date. Add-on card is also available.
- Card can be used to withdraw cash, make payment at PoS and online e-commerce sites.
- Manage usage and set/ modify limit of Prepaid Card using <https://prepaid.sbi>

Green channel counter

How to use:

- Swipe your SBI Debit card on Green Channel machine at branches, by placing the card at the top of the slot provided at the right side of machine or insert card in slot available in dip in Green Channel machine.
- The screen would display list of transactions which you would be able to perform.
- Please press the required option.
- As per the instruction given on screen, enter the required information like amount, PIN.

SMS ALERTS

For better monitoring and control of your account, please get your Mobile Number registered with the Home branch to receive SMS alerts for all your transactions





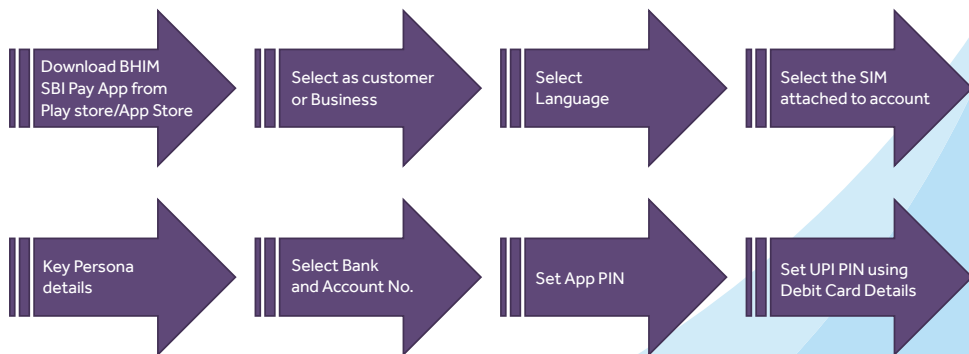
USP

- Interoperable
- Real-time Payments
- Single App for Customer and Business entity
- 24*7 availability
- Instant QR code creation
- Send /Receive Money using VPA/QR/Mobile Number/UPI Number
- Send Money using A/c Number & IFSC
- Collect money using Mobile (VPA/QR)
- Link any Bank A/c with SBI UPI

Major Enablements

- Cross Border Remittance
- Mandate Creation (IPO)
- Recurring payments
- Prepaid Vouchers (e RUPI)
- UPI Lite- Payment without the need of UPI PIN for low value transactions
- Real time Payment confirmation to Merchants with sound alert
- Add sub merchants for collecting funds
- Availability of Realtime transactions report for merchants.
- Utility Payments

BHIM SBI Pay Onboarding Process



WHATSAPP BANKING



Unlock the benefits of SBI WhatsApp Banking



Send Hi to +91 90226 90226

- Scan the QR using your mobile and avail the services offered by us.
- You will be prompted to send **"Hi"** from your WhatsApp Number to State Bank of India WhatsApp number i.e. **+919022690226** and follow the instructions given by the Chat-Bot for registration
- OR
- Send an SMS in the following format **"WREG <XXXXXXXXXXXX> ACCOUNT NUMBER"** to **7208933148** from your registered mobile number with us
- If registration is successful, then you will get a confirmation message on your WhatsApp linked to your registered mobile number
- Send a **"Hi"** from your WhatsApp Number to **+919022690226** and follow the instructions given by the Chat-Bot





Steps to register:

- Keep your CIF no. ready (refer to passbook or branch).
- Log on to <https://www.onlinesbi.sbi>
- Click on the link 'New User registration' for self-registration process.

Two options are available for activation of INB facility.

A) I have my Debit Card (Online registration without Branch Visit)

B) I don't have my Debit Card (INB activation by Branch)

Services available through our Internet Banking facility are as under:

- Fund transfer services (Within SBI, Outside SBI, International Fund Transfer, Credit card bill Pay, Donations, Demand Draft, RTGS, NEFT etc.)
- Bill Payments (add a biller for auto pay or schedule pay option, SBI life premium payment etc)
- E-Fixed Deposit (can open / close e-TDR/e-STDR/e-RD accounts online, interest certificate), Online PPF account opening, NPS registration etc
- E-Services (Cheque Book request, Stop Cheque payment, Standing Instructions, Debit card services, submit 15G / 15H, Home loan interest Certificate, Interest Certificates on deposit A/Cs, Download Form 16A etc)
- E-Tax (Pay direct, indirect and State Govt. taxes)
- E-commerce transactions e.g. e-shopping, e-ticketing & bill payments are facilitated through Online SBI portal

Tips for Safe Online Banking

Do's

- Please notify any unauthorised electronic transaction on <1800 1111 09> immediately. Longer the time taken to notify, higher would be the risk of loss to you. Other Contact Centre numbers are <1800 1234>, <1800 2100>
- Always logon to the site by typing <https://www.onlinesbi.sbi> in the address bar. The 's' in the <https://> stand for 'secured' and indicates that the webpage uses encryption.
- Look for padlock symbol either in the address bar or the status bar but not within the webpage display area. Verify the security by clicking on the padlock. The address bar turns to green colour on logging in indicating that the site is secured with and SSL certificate.
- Ensure that you have installed the latest anti-virus / anti spyware / firewall / Security patches on your computer or high end mobile phones.





Don'ts

- Do not give any confidential information such as Username, login password or profile password, one-time password etc to anyone or leave any such information anywhere.
- Do not provide any information on a page which might have come up as a pop-up window.
- Do not access internet banking or make payments using your credit / debit card from shared or unprotected computers in public places.
- Do not transfer funds to, or share your account details, with unknown / non validated source, luring you with commission, attractive offers etc.

Please note: State Bank of India or any of its representatives never send you e-mail/SMS or call you over phone to get your personal information, password or one-time password. Any such e-mail/SMS or phone call is an attempt to fraudulently withdraw money from your account through Internet Banking. Never response to such e-mail/SMS or phone call. Please report immediately by e-mail to report.phishing@sbi.co.in.

YONO Lite:

YONO Lite is our Mobile Banking Application for retail users. Application can be downloaded from Android and iOS platform. It provides the following host of Financial and Non-Financial Banking services.

- Funds transfer (NEFT/IMPS/RTGS/UPI)
- Bill payments (Mobile, Credit Card, Utility etc)
- Recharge and Top up (Mobile and DTH)
- Opening of e-FDs / e-RDs / MODs
- E-Services (Cheque Book request, Positive Pay System, Standing Instructions, manage debit card, submit 15G / 15H, Deposit Interest Certificate etc)

Note: New user can register for YONO Lite app services by using internet banking credential.

Secure OTP App:

Secure OTP app can be downloaded from Android and iOS platform and register for generating OTP for Online SBI / YONO Lite through internet connection to overcome the issue of non-receipt / delayed receipt of OTP on Registered Mobile Number (RMN) through mobile network connectivity.



SMART BANKING FOR YOU!



T&C Apply



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 |  Download & Register Now



*Merchant T&C apply.

YONO: THE DIGITAL BANK



YONO: The Digital Bank application is for retail customers. Scan the QR code provided below or Download YONO SBI from Google Play Store / APP store and Register on YONO.

WITH SELF-MODE/ BRANCH VISIT

- Enter Account Number, DOB (Date of Birth) & Branch for activation
- Enter OTP
- Set user ID and Password to generate request number
- Visit Branch for activation
- Enter activation code received on RMN after proceeding "I have Activation Code" screen
- Set MPIN after successful validation

With Your ATM/ Debit card

- Enter Account Number and DOB (Date of Birth)
- Enter OTP
- Set user ID and Password
- Enter the last 6 digits of Debit card and ATM PIN
- Set MPIN after successful validation

With your USER ID and Password

- Login using INB USER ID and Password
- Enter OTP
- Set MPIN
- YONO activation Completed

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*Marchant T&C apply.



YONO: THE DIGITAL BANK



Financial / Non-financial products and services available on YONO (1/2): -

Banking Products

- Savings Bank Account Opening
- Video KYC Savings account Opening
- NPS (National Pension System) account opening
- Fund transfer
- YONO Cash (Cash Withdrawal without Debit card)
- YONO Quick Pay (pay to Contacts, VPA, Scan & pay, Pay to Beneficiary)
- Fixed deposit, Recurring Deposit, Loan against Fixed Deposit
- Bill payment, Recharge, FASTag recharge, Donations

Banking Services

- Request for Cheque Book, stop cheque, revoke cheque, Cheque deposit
- Debit card request, Block, activate
- SMS alert, e-statement, Manage Nominee, Change Home branch of account
- Pension Slip, Form-16, payment information.
- Email & PAN update
- 15 G/H enquiry & submission, TDS enquiry, print PPF e-receipt
- Government schemes (PMJJBY, PMSBY, APY, SSI)

Loan Products

- **PRE-APPROVED PERSONAL LOAN**
* Send SMS PAPL XXXX (XXXX is LAST 4 DIGITS OF SB ACCOUNT NO.) to 567676 to enquire eligibility
- **PRE- APPROVED CAR LOAN**
*Check your eligibility by sending SMS "PACL XXXX (XXXX is last 4 digits of SBI Savings Bank Account No.) to 567676 to check your eligibility
 - Pre- Approved 2-wheeler Loan
 - RTXC (Real Time Xpress Credit)
 - Insta Home TOP-UP
 - Pension Loan
 - Home Loan
 - Gold Loan

Joint Venture (JV) Products

- Life Insurance policies (Term plan, wealth creation, endowment etc.) from SBI Life.
- General Insurance policies (Personal accident Insurance, Health, Car) from SBI General.
- Investment (Lumpsum & Systematic Investment Plan-SIP) in SBI Mutual Fund
- Apply from 18 variants of SBI Credit card
- Apply Demat and Trading account opening

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YONO: THE DIGITAL BANK



Financial / Non-financial products and services available on YONO (2/2): -

Merchants

- 105 merchants from various categories are available on YONO with exclusive offers for YONO SBI customers.

Categories	
Auto mall & Automobiles 	Property-Search SBI Approved Property & Apply for Home Loan 
Travel-Flight, Train, Bus 	Home & Furnishing 
Hospitality & Hotels 	Electronics 
Health & Wellness 	Jewellery 
Gifting & Instant Vouchers 	Holiday 
Fashion & Lifestyle 	Tax & Investment 
Grocery & General Merchandise 	On Demand Services 
Food and Beverages 	Read Study Learn 
Baby World 	Urban Gardening 

Security TIPS: Never Share your Credential like OTP/ User ID/ Password etc. with anyone or bank. Also, please do not click any link received from unknown person by SMS or email.



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 |  Download & Register Now



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YONO KRISHI: One-stop solution for farmers covering Agri Banking and Non-Banking needs



YONO Krishi propositions: -

Khata (Account)

Simplified banking needs of farmers fulfilled digitally

- Agri Gold Loan
- Kisan Credit Card Review
- Simple And Fast Agri Loan (SAFAL)

Bachat (Savings)

Agri investment and insurance offerings by SBI subsidiaries

- Personal Accident Insurance (PAI)
- Motor Insurance
- Health Insurance
- SBI Life Sampoorna Suraksha Group Insurance

Mandi (Marketplace)

Online Marketplace for Agri inputs, equipment rentals / purchase

- Online merchants available for purchase of agri inputs:
- Seeds
- Cattle Care
- Pesticides
- Fertilisers
- Irrigation equipments

Mitra (Advisor)

Digital platform for farming advisory e.g. weather, crop prices etc.

- Advisory services available through Agritech partners for:
- Weather
- Crop Prices
- Government Services
- Agri Forum

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DIGITAL BANKING

New Age Banking



- Insta Plus Account
- Green channel banking for paper less cash transactions & funds transfer
- Debit cards (Mastercard/Visa/Rupay Denomination) accepted worldwide
- Bar coded passbook can be self updated at Swayam outlet.

Digital Products



- Digital Account Opening through YONO app
- Award Winning Internet Banking experience
- SBI Quick App for basic banking, available on feature phones through SMS
- Cardless Cash withdrawal with YONO Cash.

DIGITAL INITIATIVES

DDE Facility

- Xpress Credit documentation in two modes
- Online: (for applications generated through YONO under RTXC)
- Offline: (for applications generated at branch)

Video KYC

- Facility of opening Savings Bank Account through Video KYC is available.
- Customer can initiate account opening through YONO Application.
- Customer can schedule the call as per their convenience.
- Before calling PAN & Aadhar to be kept ready for verification.

Other Initiatives

- Digilocker facility to store and share financial & other documents
- SBI CAP Securities DEMAT A/c Opening freedom to apply for DEMAT from place of choice
- PPF Extension Customers whose PPF accounts have matured will get the option to extend maturity date on YONO platform
- Linking of SBI Cards using one time SBI Card credentials (user id and password) and OTP to provide better convenience on YONO App".

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READY ACCOUNT FOR DIGITAL TXNs



STEPS

Download
YONO
SBI app

Select
New to
SBI Option

Select Open
SBI Ac w/o
Branch visit

Select Insta
Plus Savings
Account

Enter all
required
fields

Features

- Branch visit not required
- Paperless Ac opening
- Rupay classic card will be sent to Aadhar address
- Option to open salary account available

Prerequisite

- Literate, Resident Indian above 18 years & New to Bank
- PAN + Aadhar Required
- Single Operation Account
- Nomination mandatory
- Salary related documents (salary slip / offer letter / service certificate)

Additional Features

- Zero ATM maintenance charge
- Zero AMB charge
- Zero NEFT/RTGS/IMPS charge
- Free Email statement
- Free SMS and INB



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Download & Register Now



*Merchant T&C apply.





SBI Unipay (Bharat Bill Payment System)

One Stop platform for all kinds of bill payments which provides an integrated & interoperable bill payment solution to all customers. SBI, being an authorized operating unit under BBPS with Brand name "SBI Unipay", facilitates payment of repetitive utility bills and recurring payments by customers through various channels like Internet Banking (INB), Mobile Banking (Yono Lite), Mobile Application (Yono SBI), UPI (BHIM SBI Pay), BC channels etc. SBI Unipay site can be accessed directly through URL : <https://customer.sbiunipay.sbi/CustomerPortal/quickPay> and through SBI Quick application. Further, the Bank onboard billers/merchants on its Biller Onboarding Unit (BOU) platform to enable them for collection of bills/recurring payments under various biller categories.

SBI QUICK

SBI Quick enables customers to get their balance or a mini statement of their accounts on their mobile phones

To avail of the facility:

Customers have to register by sending an SMS (REG<space>account number) to 7208933148 from the mobile number of the customer available in the bank records for savings bank / current account / overdraft cash credit accounts. They will get an instant confirmation through SMS.

Thereafter, a customer can send an SMS or give a missed call on a mobile number to get balance in the account or a mini statement containing the 1st five transactions. Information is sent through SMS.

Customers can call on 9223766666 or SMS BAL for balance inquiry. Call can be made to 9223866666 or send SMS MSTMT to get the mini statement. Instant reply will be sent through SMS.

In addition to this a customer can also block his or her Debit Card by sending an SMS-BLOCKxxx (xxxx represents last 4 digit of the card number)-to 567676.

Enquiries for Home loans, Car loans and Full list of services:

For Home Loans: SMS HOME to 7208933145 or Call to 7208933140

For Car Loans: SMS CAR to 7208933145 or Call to 7208933141

For Full List of services: SMS HELP to 7208933145

The customer will receive instant SMS advising about the features of the service, followed by a call from the bank's team in the case of a Home or Car loan



OTHER FACILITIES

Door Step Banking

- Pick-up Services
- Cheque/Draft/Pay Order
- New Cheque Book Requisition Slip
- IT Challan
- Standing Instructions request
- Delivery Services
- Drafts/Pay Order
- Account Statement /Term Deposit Receipt
- Gift Card / TDS/Form 16 Certificate
- Other Services
- Cash withdrawal /Digital life certificate for pensioners (Jeevan Praman)

Locker Facilities



- Locker facility available at branch of your choice
- Nomination Facility available for Safe Deposits Locker Account
- No charges for creating Nomination
- Can be made in favour of individual only
- Please obtain acknowledgment after registering nomination

Student Guaranteed Investment Certificate

- CAD Deposit for pursuing Education in Canada
- Can be opened with SBI Canada
- Can be financed through Education Loan by SBI

FX-Out

- Outward foreign remittance facility from all Branches
- Available in 97 currencies from Branch
- Available through INB in 7 popular currencies
- Per day remittance limit of USD 25000 from INB
- Available 24x7 through INB

To avail any banking solutions showcased here, or for any other requirement, please contact your nearest SBI Branch. OR

Visit us at www.sbi.co.in or call 24*7 Helpline: 1800 1234, 1800 2100, 18004253800 & 1800112211 (Toll free) or 080-26599990





Tag cost and Security deposit is waived for all SBI FASTag.

Customer can recharge their SBI FASTag through all online modes i.e. YONO, Google Pay, Phone Pe, Paytm, BBPS, SBI Card, Net Banking, Debit/Credit Cards etc.

Customer Request and Complaint Form (CRCF) link <https://crcf.sbi.co.in/ccf> provided on customer portal for lodgement of complaint.

FASTag limit up to Rs. 10,000 with loading from Bank Account has been enabled in customer Portal to continue with minimum KYC even after 24 months.

Semi-automated tag surrender process through customer portal.

Balance Enquiry by sending 5SMS as FTBAL to 7208820019

Balance Enquiry by Missed Call on 7208820024

Post Paid facility available for reputed Fleet Operators / SRTC's (State Road Transport Corporation)

➤ Online Issuance through SBI FASTag customer Web Portal (<https://fastag.onlinesbi.com>)

➤ Branches can guide walking customers for online issuance of SBI FASTag by scanning below QR Code



YONO: Bill payments>Quick Bill Pay>FASTag>Biller Location-National>SBI NETC FASTag



PhonePe

Phone Pe:- Recharge & Pay Bills> FASTag Recharge> SBI NECT FASTag



G Pay

Google Pay:- Pay Bills> FASTag>SBI FASTag



Paytm:- Recharges & Bill Payment> Transit> FASTag Recharge> State Bank of India



UPI enabled Apps through UPI Handle - "NETC.<Vehicle Number>@sbi". SBI FASTag can also be recharged via UPI on "My FASTag App" Developed by IHMCL



SBI FASTag can be recharged via net banking, debit/credit card and UPI by visiting SBI FASTag web portal <https://fastag.onlinesbi.com>



SBI FASTag is integrated with BBPS



OTHER SERVICES

CUSTOMER SERVICE POINT

- Services available free of cost at Customer Service Point outlets between 8 am to 8 pm on all days of week including holidays
- Cash Deposit and withdrawal upto Rs.20000/-
- Deposit in loan account upto Rs.20000/-
- Remittance upto Rs.20000/-
- AEPS (Aadhar Enabled Payment Transactions) and Rupay card based transactions upto Rs.20000/-
- Passbook printing
- Mini Statement of account
- Aadhar Seeding
- Mobile seeding
- Generation of Green PIN for Rupay card Debit cards
- Location of CSP can be ascertained from Notice Board displayed at the Link Branch and also from "Jan Dhan Darshak" app which can be downloaded from Play Store.

CODE OF BANK'S COMMITMENT

- "The Bank has accepted Code of Bank's Commitment to Customers.
- This is a Code of Customer Rights, which sets minimum standards of banking practices member banks have to follow while they deal with individual customers. It provides protection to customers and explains how banks are expected to deal with customers in their day- to- day operations.
- As a part of Sustainability efforts and Green Banking initiatives, the contents of the Code of Bank's Commitment to Customers is shared through link (<https://sbi.co.in/documents/53471/263971/Code+of+Bank-Commitment+to+Customers+-+January+2018.pdf>) instead of issue of printed booklet."

CONTACT CENTRE SERVICES



Bank's Contact Centre is now available through new, easy-to-remember toll free numbers 1800 1234 & 1800 2100; apart from the existing toll-free numbers 1800 425 3800 & 1800 11 22 11 and through 080-26599990 (chargeable number).

Following banking services are available through the Contact Centre Interactive Voice Response System (IVRS) and its Agents, 24*7.

Services	Available on
Debit Card Blocking, Internet Banking Blocking and UPI Blocking	RMN & Non-RMN
Account Balance/Last 5 Transactions	RMN
Deposit Account Details, Transaction Enquiry and Account Statement	RMN
Loan Account Details, Transaction & EMI Schedule Enquiry	RMN
Debit Card Green PIN Generation & Debit Card Reissuance (post-blocking)	RMN
Debit Card Dispatch Status information	RMN & Non-RMN
Debit Card Switch On/Off & Limit Set/Modify	RMN
Prepaid Card Related information	RMN & Non-RMN
Cheque Book Issuance	RMN
Cheque Book Dispatch Status information	RMN & Non-RMN
TDS details & Deposit Interest Certificate by email	RMN & Non-RMN
Home Loan & Education Loan Interest Certificate by email	RMN
Deposit & Loans Products Features	RMN & Non-RMN
Interest Rates information at IVR & through SMS	RMN & Non-RMN
Pension Related Information	RMN & Non-RMN
YONO Related Queries	RMN & Non-RMN
INB Related Queries	RMN & Non-RMN
BHIM UPI Related Queries	RMN & Non-RMN
Complaint Registration & Status	RMN & Non-RMN
Unauthorised Transactions Reporting – Debit Card/INB/UPI	RMN & Non-RMN
Income Tax Refund Order information	RMN & Non-RMN
Goods & Services Tax information	RMN & Non-RMN
FASTAG information	RMN & Non-RMN

- All the above services are available on calling from the mobile number registered with the Bank (RMN). Certain services are also available on calling from a non-registered number (Non-RMN)
- For reporting of unauthorised transactions, dedicated helpline number 1800 1111 09 is available 24*7.
- Contact center assistance is also available through email id: contactcenter@sbi.co.in



Lifestyle & banking, dono.

Download & Register Now



*Merchant T&C apply.



CONTACT CENTRE SERVICES



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Need Your Account Statement?

Just Call SBI Contact Centre

- Call **1800 1234** or **1800 2100** from your Registered Mobile Number.
- Press 1 for "Account Balance and Transaction Details"
- Enter Last 4 digit of your "Account number", if asked
- Press 2 to get "Account Statement"
- Select Period of Statement

The Account statement will be delivered on your registered E-mail.

CONTACT CENTRE
NEW EASY NUMBERS **1800 1234**
1800 2100

*Conditions apply

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Know your ATM Card or Cheque Book Dispatch Status

Just Call SBI Contact Centre

- Call **1800 1234** or **1800 2100** from your Registered Mobile Number.
- Press 2 for "ATM Card & Cheque Book services"
- Then Press 2 "To track your ATM Card" Or Press 5 "To track your Cheque Book".
- Enter Last 4 digit of your "Account number", if asked.

The Dispatch status of the latest ATM card or cheque book is announced & sent through SMS*

CONTACT CENTRE
NEW EASY NUMBERS **1800 1234**
1800 2100

*Conditions apply

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Apply new ATM Card after blocking

Just Call SBI Contact Centre

- Call **1800 1234** or **1800 2100** from your Registered Mobile Number
- Press 2 for "ATM Card & Cheque book services"
- Then Press 3 "To get ATM Card reissued"
- Enter Last 4 digit of your "Account number", if asked
- Enter your "Date of Birth" in "DDMMYYYY" format

New ATM Card will be issued against the blocked ATM card*

CONTACT CENTRE
NEW EASY NUMBERS **1800 1234**
1800 2100

*Conditions apply

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Want To Block Your ATM / Debit Card?

Just Call and get it blocked

- Call **1800 1234** or **1800 2100** from your Registered Mobile Number.
- Press "0" "To Block Your ATM Card, UPI, Internet Banking"
- Then Press 1 to select the option "Card Block"
- Enter the Last 4 digits of your Card or Account number, if asked
- Again Press 1 for confirmation

Your card will be blocked and a SMS will be sent to your registered mobile number.*

CONTACT CENTRE
NEW EASY NUMBERS **1800 1234**
1800 2100

*Conditions apply



24/7 Raise your issues...



**Raise your issues 24x7 and
get quick redressal**



Toll Free Number

1800 111109

SMS Number

9223008333

Email ID

unauthorisedtransaction@sbi.co.in



24x7 Complaint Management web portal

<https://crcf.sbi.co.in>



- If defrauded amount is amounts less than or equal to **Rs.1,00,000/-**
- File a simple Police Complaint

OR

Register online either on National Cyber Crime Reporting Portal
(<https://cybercrime.gov.in>) or in the website of State / Regional
Police.

- If defrauded amount is more than **Rs.1,00,000/-** - File FIR with the
Police Station.

Do not click on any unverified URLs. SBI never collects
information using any third-party websites

National Cyber Crime Reporting Helpline Number – 1930

For any support, you may dial our Contact Centre Numbers
1800 1234 and 1800 2100

BANKING AS EASY AS 1-2-3-4



Easy Number – 1800-1234 / 1800-2100

KEY SERVICES

- **Balance and account services**
Balance & transaction enquiry,
Account statement
- **Debit card services**
Block, Reissue, Dispatch
status, Generate PIN
- **Cheque book services**
Dispatch status, Issuance
- **Digital banking assistance**
YONO, Internet banking
- **Other services**
TDS / Deposit Interest
certificate, Complaint status

... and many more

**EXPERIENCE OUR
BRAND NEW
CONTACT CENTRE**



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