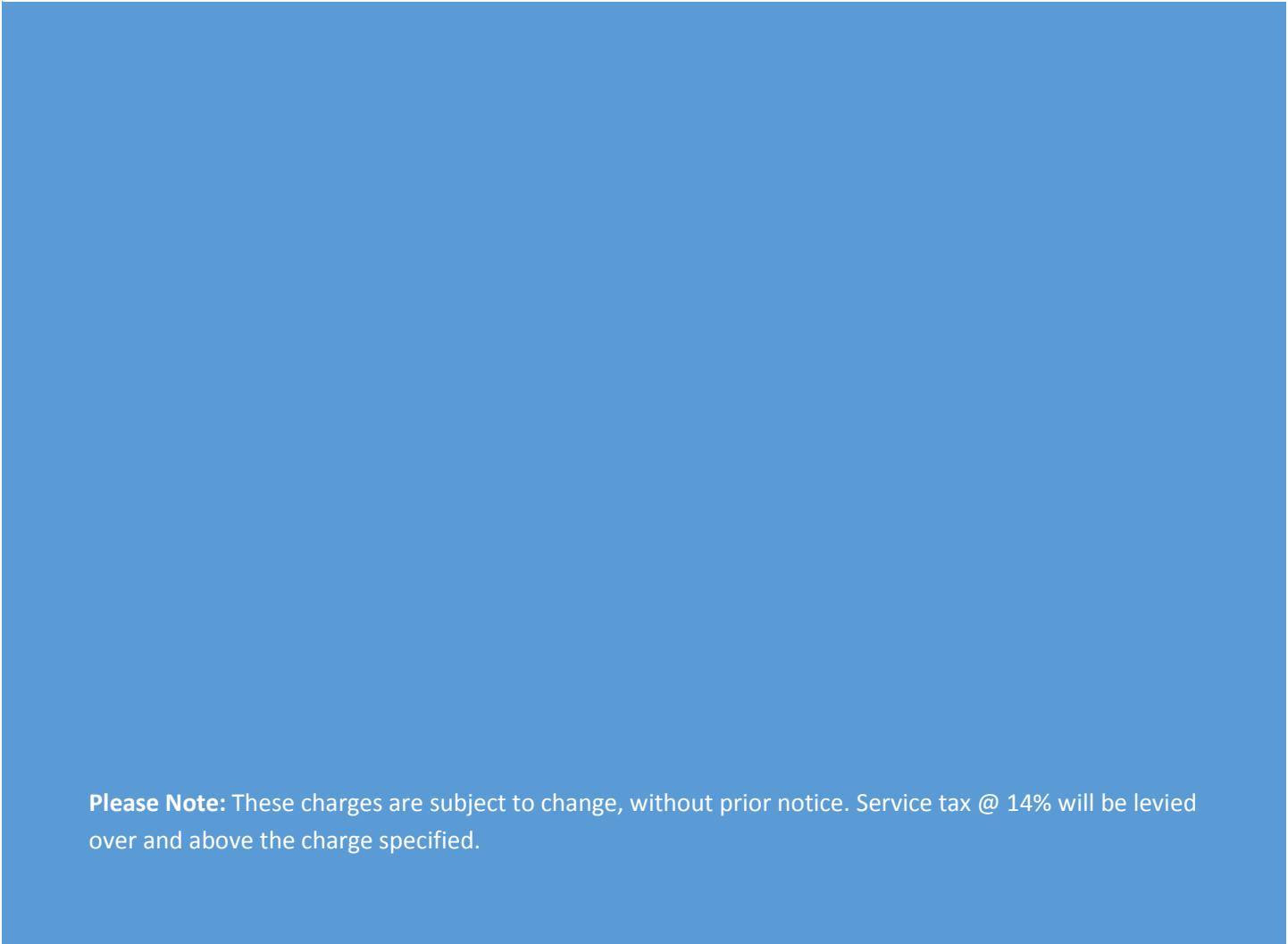




SERVICE CHARGES FOR NRI ACCOUNTS



Please Note: These charges are subject to change, without prior notice. Service tax @ 14% will be levied over and above the charge specified.

General charges

Pass book issuance	Nil
Duplicate Pass book / Statement issuance	<ul style="list-style-type: none"> • For savings bank account: Rs. 100/- with latest balance. Additional Rs. 100/- per 40 entries, for previous entries. • Monthly Statement of Current Account/CC Account: Nil
Balance enquiry	Nil
Setting up of Standing Instruction (SI) including SI for other than Bank transfer	Rs. 50/-
Processing of SI (other than Bank transfers)	Rs. 25/- + remittance charges + postage
Non Maintenance of Quarterly Average Balance (QAB) on Savings Bank account	Nil
Non Maintenance of Quarterly Average Balance (QAB) on Current account	Rs. 625/- per quarter
Account Keeping Charges on Current account	Rs. 550/- per annum
Monthly Limit on number of Debit transactions executed in Branch (for Savings Bank account)	<ul style="list-style-type: none"> • For Average Monthly Balance < Rs. 1000: 4 • For Average Monthly Balance > Rs. 1000 and up to Rs. 25,000: 4 • For Average Monthly Balance > Rs. 25,000 and up to Rs. 50,000: 10 • For Average Monthly Balance > Rs. 50,000 and up to Rs. 1,00,000: 15 • For Average Monthly Balance > Rs. 1,00,000: No Limit <p>Charges for transactions beyond the above mentioned limit: Rs. 20/-</p>

<p>Monthly Limit on number of Debit transactions executed through Internet (INB) and Mobile Banking (for Savings Bank account)</p> <p><i>(Standing Instructions set through internet and mobile banking are excluded from this monthly limit)</i></p>	<ul style="list-style-type: none"> • For Average Monthly Balance < Rs. 1000: 20 • For Average Monthly Balance > Rs. 1000 and up to Rs. 25,000: 40 • For Average Monthly Balance > Rs. 25,000 : No Limit <p>Charges for transactions beyond the above mentioned limit: Rs. 5/-</p>
Account closure	<ul style="list-style-type: none"> • Within 14 days: Nil • Beyond 14 days and up to 6 months: Rs. 300/- (individual), Rs. 1019/-(company) • After 6 months but before 12 months: Rs. 200/- (individual), Rs. 509/- (Non-Individual)
Transfer of account	Rs. 100/- (inclusive of postal charges)
Signature verification	Rs. 150/- per instance
Balance Certificate	Rs. 150/- per certificate
Interest Certificate	<ul style="list-style-type: none"> • First Certificate: Nil • Afterwards: Rs. 150/- per certificate
No dues certificate	Rs. 100/- per certificate
Photo Attestation charges	Rs. 150/-
Record – copy of the cheque	Rs. 150/-
Enquiries relating to old records (more than 12 months)	Rs. 102/- per item
Postal charges in India	<ul style="list-style-type: none"> • Through Ordinary Post: Rs. 18/- • Through Registered / Speed post / courier: Rs. 45/-
Failed Standing Instruction (SI)	Rs. 225/- per SI
Failed EMI charges	Rs. 500/- per EMI
Allowing operations through Power of Attorney	Rs. 509/-
Charges for excess debit entries in savings bank account (other than transactions done through alternate channels or SBI ATMs).	Rs. 5/- per entry (If debit entries exceeds 30 in a half year)
ECS Debit Returning Charges	Rs. 112/-

All KYC deficient accounts (excluding inoperative accounts) after giving 2/ 3 notices to the concerned customer to comply KYC norms.	Rs. 112/- per annum (till account remains KYC deficient)
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Funds Transfer / Cash Deposit related

Funds transfer transaction between SBI branches (Local / Outstation)	Nil, if amount of transfer is within the ceiling of non-home transactions for different branches
Cash deposit transactions in savings bank (SB) account in home branch	<ul style="list-style-type: none"> • First 5 transactions in a month: Nil • Afterwards: Rs 50/- per transaction
Cash handling charges for SB / CA accounts	<ul style="list-style-type: none"> • Up to 1 bundle: Nil • More than one bundle: <ul style="list-style-type: none"> ○ Rs. 0.60 per loose note ○ Rs. 10/- per packet containing 100 notes / bills of same denomination
Deposit of cash at non-home branch	<ul style="list-style-type: none"> • Nil, if deposit is of Rs. 25,000/- per day • If deposit is above Rs. 25,000/-, then Rs. 2/- per Rs. 1000/- with minimum of Rs. 50/- per transaction
Encashment of cheque at non-home branch	<ul style="list-style-type: none"> • Nil, if encashment is of Rs. 50,000/- per day • If encashment is above Rs. 50,000/-, then Rs. 2/- per Rs. 1000/-
NEFT	<ul style="list-style-type: none"> • For value up to Rs. 10,000/-: Rs. 2.5/- • For value up to Rs. 1 lac: Rs. 5/- • For value above Rs. 1lac & up to Rs. 2 lacs: Rs. 15/- • For value above Rs. 2 lacs: Rs. 25/-
RTGS	
Time of settlement at the RBI	Charges as per transaction amount
09:00 to 12:00 hours	<ul style="list-style-type: none"> • For value of Rs. 2 lacs & up to Rs. 5 lacs: Rs. 25/- • For value above Rs. 5 lacs: Rs. 51/-

After 12:00 to 15:30 hours	<ul style="list-style-type: none"> • For value of Rs. 2 lacs & up to Rs. 5 lacs: Rs. 26/- • For value above Rs. 5 lacs: Rs. 52/-
After 15:30 to 16:30 hours (on week days)	<ul style="list-style-type: none"> • For value of Rs. 2 lacs & up to Rs. 5 lacs: Rs. 31/- • For value above Rs. 5 lacs: Rs. 56/-

Cheque Book & Demand Draft related charges

Cheque Book for savings bank (SB) account with Quarterly Average Balance (QAB) less than Rs. 25,000/- as on previous quarter end	<ul style="list-style-type: none"> • Rs. 3/- per cheque leaf (First 20 leaves free) • Rs. 3/- per leaf for emergency Cheque request (10 leaves set)
Cheque Book for savings bank (SB) account with Quarterly Average Balance (QAB) of Rs. 25,000/- or above as on previous quarter end	<ul style="list-style-type: none"> • Rs. 2/- per cheque leaf (First 20 leaves free) • Rs. 3/- per leaf for emergency Cheque request (10 leaves set)
Cheque Book for current account	<ul style="list-style-type: none"> • Rs. 2/- per cheque leaf (First 50 leaves free) • Rs. 3/- per leaf for emergency Cheque request (10 leaves set)
Local or outstation Cheque returned charges due to insufficient funds for either Outward or Inward clearing (Cheques drawn on us)	<ul style="list-style-type: none"> • Rs. 225/- + Out of pocket expenses (if any) for cheque up to Rs. 1 lac • Rs. 350/- + Out of pocket expenses (if any) for cheque above Rs. 1 lac
Cheque return charges-cheque drawn on us (for technical reason, other than link/system/power failure)	Rs. 76/- + other Bank's charges
Cheque Stop payment (For Savings Bank (SB) account)	<ul style="list-style-type: none"> • Per instrument up to 3 leaves: Rs. 51/- • For range of Cheques: Rs. 204/-
Cheque Stop payment (For Current account (CA))	<ul style="list-style-type: none"> • Per instrument up to 3 leaves: Rs. 100/- • For range of Cheques: Rs. 200/-

Issuance of Demand Draft / Bankers' Cheque through Retail Internet Banking	<ul style="list-style-type: none"> • For value up to Rs. 5,000/-: Rs. 10/- • For value above Rs. 5,000/- & up to Rs.10,000/-: Rs. 50/- • For value above Rs. 10,000/- & up to Rs. 1 lac: Rs. 5/- per thousand or part thereof, with minimum of Rs. 55/- • For value above Rs. 1 lac & up to Rs. 5 lacs: Rs. 4/- per thousand or part thereof, with minimum of Rs. 404/- and maximum of Rs. 15000/- <p>Cash Handling charges will over and above, if in case of cash transaction</p>
Revalidation / cancellation of drafts / Bankers' cheque	Rs. 100/-
Issuance of duplicate demand draft / Bankers' cheque	Rs. 102/-
Collection of Outstation Cheques (Inclusive of postage and out of pocket expenses)	<ul style="list-style-type: none"> • For value up to Rs. 5,000/-: Rs. 28/- • For value above Rs. 5,000/- & up to Rs. 10,000/-: Rs. 56/- • For value above Rs. 10,000/- & up to Rs. 1 lac: Rs. 112/- • For value above Rs. 1 lacs & up to Rs. 5 lacs: Rs. 225/- • For value above Rs. 5 lacs & up to Rs. 10 lacs: Rs. 253/- • For value above Rs. 10 lacs: Rs. 281/- (Maximum)
Demand Draft Purchase (Outstation cheque)	<ul style="list-style-type: none"> • For collection: Interest @ 50 paise % + collection charges + out of pocket expenses • If cheque returned unpaid: Interest @ 16% p.a. after adjusting the amount collected @ 50 paise %
Collection of cheques under Speed Clearing System for savings bank account holder (inclusive of postage and out of pocket expenses)	<ul style="list-style-type: none"> • For value up to Rs. 1 lac: Nil • For value above Rs. 1 lac & up to Rs. 5 lacs: Rs. 197/- • For value above Rs. 5 lacs & up to Rs. 10 lacs: Rs. 225/- • For value above Rs. 10 lacs: Rs. 253/-

Collection of cheques under Speed Clearing System for current accounts (inclusive of postage and out of pocket expenses)	<ul style="list-style-type: none"> • For value up to Rs. 1 lac: Rs. 22/- • For value above Rs. 1 lac & up to Rs. 5 lacs: Rs. 197/- • For value above Rs. 5 lacs up to Rs. 10 lacs: Rs.225/- • For value above Rs. 10 lacs: Rs. 253/-
Payment of Deposit receipts to another bank	Local Charges as applicable for Banker's Cheque outstation charges as applicable to remittances

NRI Family Card related charges

Card Issuance Charge	Presently, there are no issuance charges for NRI Family Card. However, charge amounting to Rs. 102/- (inclusive of service tax) will be applicable on cards issued from 01 st April 2015.
Top up / Reloading Charge	Rs.10 (inclusive of service tax) will be charged per instance
Replacement Card/ Duplicate Pin	Rs. 102/-
Usage of Card at State Bank Group ATMs or at PoS/e-Commerce	Nil
Usage of Card at other Bank ATMs	<ul style="list-style-type: none"> • Financial Transaction: Rs. 20/- per transaction • Non-Financial Transaction: Rs. 9/- per transaction

Foreign remittance (Forex) related charges

Inward remittance to India	
Funds transfer through SWIFT / Wire Transfer mechanism	Rs. 25/-
SBI Express Remit UK	Rs. 250/- + any one from the below as per the case applicable:- <ul style="list-style-type: none"> • For amount between GBP 5 – GBP 500: <ul style="list-style-type: none"> ○ For direct credit: Nil ○ For credit to other banks through NEFT/ RTGS: Rs.100/- • For amount above GBP 500: <ul style="list-style-type: none"> ○ For direct credit: Nil ○ For credit to other banks through NEFT/ RTGS: Nil
SBI Express Remit Canada	Rs. 250/- + any one from the below as per the case applicable:- <ul style="list-style-type: none"> • For amount up to equivalent of CAD 500: <ul style="list-style-type: none"> ○ For direct credit: Nil ○ For credit to other banks through NEFT/ RTGS: Rs.6 /- • For amount above equivalent of CAD 500: <ul style="list-style-type: none"> ○ Fee for direct credit: Nil ○ For credit to other banks through NEFT/ RTGS: Nil
SBI Express Worldwide	Rs. 250/- + any one from the below as per the case applicable:- <ul style="list-style-type: none"> • For amount up to equivalent of USD 500: <ul style="list-style-type: none"> ○ For direct credit: Nil ○ For credit to other banks through NEFT/ RTGS: Rs.6 /- • For amount above equivalent of USD 500: <ul style="list-style-type: none"> ○ Fee for direct credit: Nil ○ For credit to other banks through NEFT/ RTGS: Nil
Encashment of TTs & purchase of MTs/DDs in respect of which cover has been received in Nostro Account	Current TT Buying Rate is applied. No exchange margin or interest is charged

Encashment of TTs & purchase of MTs/DDs where reimbursement is to be obtained in cover by drawing demand drafts on overseas branches or correspondent banks	Current TT Buying Rate is applied + plus exchange margin @ 0.125% + interest @ 15% for a minimum period of 10 days
Encashment of customer's personal cheques, demand drafts, international money orders, banker's pay orders, payable abroad	Current TT Buying Rate is applied + exchange margin @ 0.125% + interest @ 15% for a min. period of 10 days+ Rs. 100/-
For collection of clean instruments (foreign currency cheque, draft etc.) sent abroad for collection	0.30% of the amount, with minimum of Rs. 300/-
Outward remittance from India	
Rupee drafts issued by correspondent banks drawn on SBI branches	Nil
Outward remittances from NRE or FCNR (B) account through SWIFT / Wire Transfer mechanism	Nil
Foreign currency outward remittances from NRO account through SWIFT / Wire Transfer mechanism	Rs. 100/- + actual out of pocket expense i.e. postage, courier & telegram charges
Rupee outward remittance	0.125% of the remittance amount, with minimum of Rs. 125/-
Commission on foreign currency travellers cheques	0.25% of amount of travellers cheques

Safe deposit locker charges

Locker registration charges	Rs. 509/-
Number of locker visits	<ul style="list-style-type: none"> • First 12 visits per year: Nil • For every additional visit: Rs. 100/-
Loss of the locker key	Rs. 750/- + actual charges incurred in breaking open the locker and changing of key by manufacturer of locker
On overdue of locker rent	<ul style="list-style-type: none"> • 1st Quarter: 10% of annual rent • 2nd Quarter: 25% of annual rent • 3rd Quarter: 40% of annual rent • 1 year: 50% of annual rent
Types of lockers & charges	
Small <ul style="list-style-type: none"> • Size A: 125 X 175 x 492 • Size B: 159 X 210 X 492 	<ul style="list-style-type: none"> • In Metro & Urban branches: Rs. 979/- • In Semi-Urban & Rural branches: Rs. 756/-
Medium <ul style="list-style-type: none"> • Size C: 125 X 352 X 492 • Size D: 189 X 263 X 492 • Size E: 159 X 423 X 492 • Size H1: 325 X 210 X 492 	<ul style="list-style-type: none"> • In Metro & Urban branches: Rs. 2,492/- • In Semi-Urban & Rural branches: Rs. 1,513/-
Large <ul style="list-style-type: none"> • Size F: 278 X 352 X 492 • Size G: 189 X 529 X 492 • Size H: 325 X 423 X 492 	<ul style="list-style-type: none"> • In Metro & Urban branches: Rs. 4,450/- • In Semi-Urban & Rural branches: Rs. 4,450/-
Extra Large <ul style="list-style-type: none"> • Size L: 404 X 529 X 492 • Size L1: 385 X 529 X 492 	<ul style="list-style-type: none"> • In Metro & Urban branches: Rs. 6,675/- • In Semi-Urban & Rural branches: Rs. 6,675/-

Safe custody charges

Scripts (for each scrip)	Rs. 150/- per scrip. Minimum Rs. 300/- p.a. or part thereof
Sealed cover (for each cover)	Rs. 150/- per scrip. Minimum Rs. 300/- p.a. or part thereof
Bank's own deposit receipt	Nil

Safe deposit articles	<ul style="list-style-type: none"> ● One time charges: Rs. 550/- ● Additional charges (any one of the following): <ul style="list-style-type: none"> ○ Envelop - Rs. 125/- p.a. ○ Packet - Rs. 550/- p.a. ○ Large packet / Box – Rs. 1100/- p.a. (100 cm- max) ○ Beyond that - Rs. 50/- per cm
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Debit cards related charges

Debit Card Issuance Charges	<ul style="list-style-type: none"> ● Normal (Classic/Global): Nil ● Gold Debit Card: Rs. 100/- ● Platinum Debit Card: Rs. 306/-
Debit Card Annual Maintenance Charges	<ul style="list-style-type: none"> ● Classic Debit Card: Rs. 112/- ● Silver/Global /Yuva /Gold Debit Card: Rs. 169/- ● Platinum Debit Card: Rs. 225/- ● Pride/Premium Business Debit Card: Rs. 337/-
Debit Card Replacement Charges	Rs. 204/-
Duplicate PIN / Regeneration of PIN	Rs. 51/-
ATM card/ KIT returned by courier due to wrong address	Rs. 100/-
Domestic Transaction Charges	
Monthly Limit on number of Financial and Non-Financial transactions in State Bank Group ATMs including SBI ATMs (for Savings Bank account)	<ul style="list-style-type: none"> ● For Account with Average Monthly Balance up to Rs. 25,000: 5 ● For Account with Average Monthly Balance above Rs. 25,000: No Limit <p>Charges for Financial and Non-Financial transactions beyond the above mentioned limit: Rs. 5/- per transaction</p>

<p>Monthly Limit on number of Financial and Non-Financial transactions in other Bank ATMs (for Savings Bank account)</p>	<ul style="list-style-type: none"> • For Account with Average Monthly Balance up to Rs. 1,00,000: <ul style="list-style-type: none"> ○ 3 transactions for accounts held In Mumbai, New Delhi, Chennai, Kolkata, Bangalore and Hyderabad ○ 5 transactions for accounts held In all other centres • For Account with Average Monthly Balance above Rs. 1,00,000 in all centres: No Limit ➤ Charge for Financial transactions beyond the above mentioned limit for accounts held in all centres: Rs. 20/- per transaction ➤ Charge for Non-Financial transactions beyond the above mentioned limit for accounts held in all centres: Rs. 8/- per transaction
<p>Other Bank ATMs (for current account)</p>	<ul style="list-style-type: none"> • Financial Transaction: Rs. 17/- • Non-Financial Transaction: Rs. 6/-
<p>Point of Sale (PoS)/ e-Commerce Transactions</p>	<ul style="list-style-type: none"> • If used at petrol pumps in India, a surcharge will be levied as: <ul style="list-style-type: none"> ○ If amount of transaction is up to Rs. 2,000/-: 0.75% of transaction ○ If amount of transaction above Rs. 2,000/-: 1% of transaction amount • Surcharge, if used for Indian Railways: Rs.10/- • For all other cases: Nil
International Transaction Charges	
<p>Balance enquiry</p>	<p>Rs. 17/-</p>
<p>Cash withdrawal from ATM</p>	<p>Rs. 100/- (minimum) + 3.5% of transaction amount</p>
<p>Point of Sale (PoS) / e-Commerce transactions</p>	<p>Nil</p>
<p>ATM/Point of Sale (PoS) Transaction Decline due to Insufficient Balance</p>	<p>Rs. 17/-</p>

Prepaid cards related charges

Gift Card	
Issuance fee	Rs. 102/-
Replacement of card	Rs. 102/-
Vishwa Yatra Foreign Travel Card	
Issuance fee	Rs. 112/-
Add on Card(Max 2)	Rs. 112/-
Reloading charges	Rs. 56/-

Internet Banking related charges

IRCTC Fee (on SBI Payment gateway)	Rs. 10/-
Online Air ticket booking	Rs. 50/-
Income Tax, Service Tax and Excise duty payment	Nil
On line Custom Duty payment, Central Railway Freight Collection, Collection Module	Nil

Loan related processing charges

NRI Home Loan	<ul style="list-style-type: none"> • For loan up to Rs. 25 lacs: 0.25% of loan amount, with minimum of Rs. 1000/- • For loan above Rs. 25 lacs & up to Rs. 75 lacs: Rs. 6500/- • For loan above Rs. 75 lacs: Rs. 10,000/-
NRI Car Loan	0.51% of loan amount, subject to minimum of Rs. 1020/- and maximum of Rs. 10200/ <i>(waived off till 31st December 2014)</i>
Personal loan against mortgage of Immovable Property	2.00 % of loan amount (inclusive of service tax), with maximum of Rs. 50,000/-

Equity Trading related charges

RBI approval for PIS (One time)	Rs. 750/-
PIS Annual Maintenance Charges (AMC)	Rs. 1000/-
PIS Reporting Charges (on transaction value per scrip)	0.50 %
Trading Account opening (One time and to be charged by SBI Cap Securities Ltd.)	Rs. 500/-
Demat Account opening (One time and to be charged by SBI Cap Securities Ltd.)	Rs. 2500/-
Demat Annual Maintenance Charges (AMC and to be charged by SBI Cap Securities Ltd.)	Rs. 750/-
Transaction brokerage (on transaction value per scrip and to be charged by SBI Cap Securities Ltd.)	0.50 %