

SERVICE CHARGES FOR NRI ACCOUNTS

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General charges

Pass book issuance	Nil
Duplicate Pass book / Statement issuance	<ul style="list-style-type: none"> • For savings bank account: ₹ 100/- with latest balance. Additional ₹ 25/- per page for previous entries • Monthly Statement of Current Account/CC Account: Nil
SMS Alert charges	<ul style="list-style-type: none"> • Account with average quarterly balance of ₹ 25000/- & below during the quarter: ₹ 15/- • In other cases: Nil
Balance enquiry	Nil
Setting up of Standing Instruction (SI) including SI for other than Bank transfer	₹ 50/-
Processing of SI (other than Bank transfers)	₹ 250/-
Non Maintenance of Quarterly Average Balance (QAB) on Savings Bank account	Nil
Non Maintenance of Quarterly Average Balance (QAB) on Current account	₹ 544/- per quarter
Account Keeping Charges on Current account	₹ 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 < ₹ 1000: 4 • For Average Monthly Balance > ₹ 1000 and up to ₹ 25,000: 4 • For Average Monthly Balance > ₹ 25,000 and up to ₹ 50,000: 10 • For Average Monthly Balance > ₹ 50,000 and up to ₹ 1,00,000: 15 • For Average Monthly Balance > ₹ 1,00,000: No Limit <p>Charges for transactions beyond the above mentioned limit: ₹ 20/-</p>

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<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 < ₹ 1000: 20 • For Average Monthly Balance > ₹ 1000 and up to ₹ 25,000: 40 • For Average Monthly Balance > ₹ 25,000 : No Limit <p>Charges for transactions beyond the above mentioned limit: ₹ 5/-</p>
Account closure	<ul style="list-style-type: none"> • Within 14 days: Nil • Beyond 14 days and up to 6 months: ₹ 500/- (for individual accounts) • After 6 months but before 12 months: ₹ 300/- (for individual accounts)
Transfer of account	₹ 100/-
Signature verification	₹ 150/- per instance
Balance Certificate	₹ 150/- per certificate
Interest Certificate	<ul style="list-style-type: none"> • First Certificate: Nil • Afterwards: ₹ 150/- per certificate
No dues certificate	₹ 100/- per certificate
Photo Attestation charges	₹ 150/-
Record – copy of the cheque	₹ 150/-
Enquiries relating to old records (more than 12 months)	₹ 150/- per item up to 2 year and thereafter additional ₹ 100/- per additional year
Postal charges in India	<ul style="list-style-type: none"> • Through Ordinary Post: On actual basis with minimum of ₹ 20/- • Through Registered / Speed post / courier: On actual basis with minimum of ₹ 50/-
Failed Standing Instruction (SI)	₹ 225/- per SI
Failed EMI charges	₹ 500/- per EMI
Allowing operations through Power of Attorney	₹ 500/-
Charges for excess debit entries in savings bank account (other than transactions done through alternate channels or SBI ATMs).	₹ 5/- per entry (If debit entries exceeds 30 in a half year)
ECS Debit Returning Charges	₹ 112/-

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All KYC deficient accounts (excluding inoperative accounts) after giving 2/ 3 notices to the concerned customer to comply KYC norms.	₹ 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 3 transactions in a month: Nil • Afterwards: ₹ 50/- per transaction
Cash handling charges for SB / CA accounts	<ul style="list-style-type: none"> • Up to ₹ 50,000: Nil • Up to ₹ 50,000: ₹ 0.30 per ₹ 1000/-
Deposit of cash at non-home branch (Maximum of ₹ 25,000/- per day)	₹ 2/- per ₹ 1000/- with minimum of ₹ 50/-
Withdrawal of cash at non-home branch by account holder (Maximum of ₹ 50,000/- per day)	Nil
Encashment of cheque at non-home branch	<ul style="list-style-type: none"> • Nil, if encashment is of ₹ 50,000/- per day • If encashment is above ₹ 50,000/-, then ₹ 2/- per ₹ 1000/-
NEFT (Through Internet Banking)	<ul style="list-style-type: none"> • For value up to ₹ 10,000/-: ₹ 2/- • For value above ₹ 10,000 & up to ₹ 1 lac: ₹ 4/- • For value above ₹ 1 lac & up to ₹ 2 lacs: ₹ 12/- • For value above ₹ 2 lacs: ₹ 20/-
IMPS	<ul style="list-style-type: none"> • For value up to ₹ 1 lac: ₹ 5/- • For value above ₹ 1 lac & up to ₹ 2 lacs: ₹ 15/- • For value above ₹ 2 lacs: ₹ 25/-
RTGS (Through Internet Banking)	<ul style="list-style-type: none"> • For value of ₹ 2 lacs & up to ₹ 5 lacs: ₹ 25/- • For value above ₹ 5 lacs: ₹ 45/-

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Cheque Book & Demand Draft related charges

Cheque Book for savings bank account with Quarterly Average Balance (QAB) less than ₹ 25,000/- as on previous quarter end	<ul style="list-style-type: none"> • ₹ 3/- per cheque leaf (First 20 leaves free) • ₹ 3/- per leaf for emergency Cheque request (10 leaves set)
Cheque Book for savings bank account with Quarterly Average Balance (QAB) of ₹ 25,000/- or above as on previous quarter end	<ul style="list-style-type: none"> • ₹ 2/- per cheque leaf (First 50 leaves free) • ₹ 3/- per leaf for emergency Cheque request (10 leaves set)
Cheque Book for current account	<ul style="list-style-type: none"> • ₹ 2/- per cheque leaf (First 100 leaves free) • ₹ 2/- 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"> • ₹ 102/- + Out of pocket expenses (if any) for cheque up to ₹ 1 lac • ₹ 204/- + Out of pocket expenses (if any) for cheque above ₹ 1 lac
Cheque return charges-cheque drawn on us (for technical reason, other than link/system/power failure)	₹ 76/- + other Bank's charges
Cheque Stop payment	<ul style="list-style-type: none"> • Per instrument up to 3 leaves: ₹ 51/- • For range of Cheques: ₹ 204/-
Issuance of Demand Draft / Bankers Cheque through Retail Internet Banking	<ul style="list-style-type: none"> • For value up to ₹ 5,000/-: ₹ 10/- • For value above ₹ 5,000/- & up to ₹ 10,000/-: ₹ 41/- • For value above ₹ 10,000/- & up to ₹ 1 lac: ₹ 3/- per thousand or part thereof, with minimum of ₹ 51/- • For value above ₹ 1 lac & up to ₹ 5 lacs: ₹ 3/- per thousand or part thereof, with minimum of Min. ₹ 306/-
Revalidation / cancellation of drafts / Bankers cheque	₹ 102/-
Issuance of duplicate demand draft / Bankers cheque	₹ 102/-

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Collection of Outstation Cheques (Inclusive of postage and out of pocket expenses)	<ul style="list-style-type: none"> • For value up to ₹ 5,000/-: ₹ 28/- • For value above ₹ 5,000/- & up to ₹ 10,000/-: ₹ 56/- • For value above ₹ 10,000/- & up to ₹ 1 lac: ₹ 112/- • For value above ₹ 1 lacs & up to ₹ 5 lacs: ₹ 225/- • For value above ₹ 5 lacs & up to ₹ 10 lacs: ₹ 253/- • For value above ₹ 10 lacs: ₹ 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 ₹ 1 lac: Nil • For value above ₹ 1 lac & up to ₹ 5 lacs: ₹ 197/- • For value above ₹ 5 lacs & up to ₹ 10 lacs: ₹ 225/- • For value above ₹ 10 lacs: ₹ 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 ₹ 1 lac: ₹ 22/- • For value above ₹ 1 lac & up to ₹ 5 lacs: ₹ 197/- • For value above ₹ 5 lacs up to ₹ 10 lacs: ₹ 225/- • For value above ₹ 10 lacs: ₹ 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	₹ 105/-
Top up / Reloading Charge	₹ 10/-
Replacement Card/ Duplicate Pin	₹ 105/-
Usage of Card at State Bank Group ATMs or at POS/e-Commerce	Nil

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Usage of Card at other Bank ATMs	<ul style="list-style-type: none"> • Financial Transaction: ₹ 20/- per transaction • Non-Financial Transaction: ₹ 9/- per transaction
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Foreign remittance (Forex) related charges

Inward remittance to India	
Funds transfer through SWIFT / Wire Transfer mechanism	₹ 25/-
SBI Express Remit UK	₹ 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: ₹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	₹ 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: ₹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

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SBI Express Worldwide	<p>₹ 250/- + any one from the below as per the case applicable:-</p> <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: ₹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+ ₹ 100/-
FOR COLLECTION OF CLEAN INSTRUMENTS (FOREIGN CURRENCY CHEQUE, DRAFT ETC.) SENT ABROAD FOR COLLECTION	0.30% of the amount, with minimum of ₹ 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

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Foreign currency outward remittances from NRO account through SWIFT / Wire Transfer mechanism	₹ 100/- + actual out of pocket expense i.e. postage, courier & telegram charges
Rupee outward remittance	0.125% of the remittance amount, with minimum of ₹ 125/-
Commission on foreign currency travellers cheques	0.25% of amount of travellers cheques

Safe deposit locker charges

Locker registration charges	₹ 509/-
Number of locker visits	<ul style="list-style-type: none"> • First 12 visits per year: Nil • For every additional visit: ₹ 51/-
Loss of the locker key	₹ 509/- + 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: ₹ 1,100/- • In Semi-Urban & Rural branches: ₹ 800/-
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: ₹ 2,800/- • In Semi-Urban & Rural branches: ₹ 1,800/-
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: ₹ 6,000/- • In Semi-Urban & Rural branches: ₹ 5,000/-
Extra Large <ul style="list-style-type: none"> • Size L1: 385 X 529 X 492 	<ul style="list-style-type: none"> • In Metro & Urban branches: ₹ 8,000/- • In Semi-Urban & Rural branches: ₹ 7,000/-

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Safe custody charges

Scrips (for each scrip)	₹ 102/- per scrip. Minimum ₹ 204/- p.a. or part thereof
Sealed cover (for each cover)	₹ 204/- per cover p.a. or part thereof
Bank's own deposit receipt	Nil
Safe deposit articles	<ul style="list-style-type: none"> • One time charges: ₹ 509/- • Additional charges (any one of the following): <ul style="list-style-type: none"> ○ Envelop - ₹ 102/- p.a. ○ Packet - ₹ 509/- p.a. ○ Large packet / Box – ₹ 1019/- p.a. (100 cm- max) ○ Beyond that - ₹ 20/- per cm

Debit cards related charges

Debit Card Issuance Charges	<ul style="list-style-type: none"> • Normal (Classic/Global): Nil • Gold Debit Card: ₹ 100/- • Platinum Debit Card: ₹ 306/-
Debit Card Annual Maintenance Charges*	<ul style="list-style-type: none"> • Classic Debit Card: ₹ 112/- • Silver/Global /Yuva /Gold Debit Card: ₹ 169/- • Platinum Debit Card: ₹ 225/- • Pride/Premium Business Debit Card: ₹ 337/-
Debit Card Replacement Charges	₹ 204/-
Duplicate PIN / Regeneration of PIN	₹ 51/-
Domestic Transaction Charges	
Transactions at State Bank Group ATMs	Nil

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Other Bank ATMs (for savings bank account)	<ul style="list-style-type: none"> • For first 5 transactions during a calendar month: Nil • After 5 transactions during a calendar month: <ul style="list-style-type: none"> ○ For every Financial Transaction - ₹ 17/- ○ For every Non-Financial Transaction - ₹ 6/-
Other Bank ATMs (for current account)	<ul style="list-style-type: none"> • Financial Transaction: ₹ 17/- • Non-Financial Transaction: ₹ 6/-
Point of Sale (PoS)/ e-Commerce Transactions	<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 ₹ 2,000/-: 0.75% of transaction ○ If amount of transaction above ₹ 2,000/-: 1% of transaction amount • Surcharge, if used for Indian Railways: ₹10/- • For all other cases: Nil
International Transaction Charges	
Balance enquiry	₹ 17/-
Cash withdrawal from ATM	₹ 169/-
Point of Sale (PoS) / e-Commerce transactions	Nil
ATM/Point of Sale (PoS) Transaction Decline due to Insufficient Balance	₹ 17/-

Prepaid cards related charges

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

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Internet Banking related charges

IRCTC Fee (on SBI Payment gateway)	₹ 10/-
Online Air ticket booking	₹ 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 ₹ 25 lacs: 0.25% of loan amount, with minimum of ₹ 1000/- • For loan above ₹ 25 lacs & up to ₹ 75 lacs: ₹ 6500/- • For loan above ₹ 75 lacs: ₹ 10,000/-
NRI Car Loan	₹ 500/-
Personal loan against mortgage of Immovable Property	1.01% of loan amount, with maximum of ₹ 50,933/-

Equity Trading related charges

RBI approval for PIS (One time)	₹ 750/-
PIS Annual Maintenance Charges (AMC)	<ul style="list-style-type: none"> • For 1st year of operations: Nil • 1st year onwards: ₹ 1000/-

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PIS Reporting Charges	<ul style="list-style-type: none"> • For transaction up to ₹ 10,000: 0.50% of the transaction value per scrip • For transaction between ₹ 10,001 – ₹ 50,000: 0.45% of the transaction value per scrip • For transaction between ₹ 50,001 – ₹ 2,00,000: 0.40% of the transaction value per scrip • For transaction between ₹ 2,00,001 – ₹ 5,00,000: 0.35% of the transaction value per scrip + service tax • For transaction between ₹ 5,00,001- ₹ 10,00,000: 0.30% of the transaction value per scrip • For transaction above ₹ 10,00,000: 0.25% of the transaction value per scrip
Trading Account opening (One time and to be charged by SBI Cap Securities Ltd.)	₹ 500/-
Demat Account opening (One time and to be charged by SBI Cap Securities Ltd.)	₹ 2500/-
Demat Annual Maintenance Charges (AMC and to be charged by SBI Cap Securities Ltd.)	₹ 750/-
Transaction brokerage (on transaction value per scrip and to be charged by SBI Cap Securities Ltd.)	0.50 %

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