

SERVICE CHARGES FOR NRI ACCOUNTS

As on 15st October, 2017

Please Note: These charges are subject to change, without prior notice. Good and Service Tax will be levied over and above the charge specified, as applicable from time to time.

CONTENTS

Page No.

<i>General Charges</i>	2
<i>Cash Deposit Charges & Domestic Remittance Charges</i>	4
<i>Cheque Book & Demand Draft Charges</i>	5
<i>Foreign Remittance (Forex) Charges</i>	6
<i>Safe Deposit Locker Charges</i>	8
<i>Safe Custody Charges</i>	9
<i>Debit Cards Charges</i>	10
<i>State Bank Prepaid Cards</i>	11
<i>Loan Processing charges</i>	12
<i>Equity Trading Charges</i>	12
<i>Miscellaneous Charges</i>	13

Abbreviation

MAB	Monthly Average Balance
QAB	Quarterly Average Balance
SI	Standing Instruction
GST	Good and Service Tax
CA	Current Account
SB	Saving Bank
CC	Cash Credit
NEFT	National Electronic Funds Transfer
RTGS	Real Time Gross Settlement

General Charges

Charges per month for Non Maintenance of Monthly Average Balance (MAB) in NRE & NRO Savings Bank Account:

	Shortfall<= 50%	Shortfall>50-75%	Shortfall>75%
Metro & Urban - MAB of Rs. 3,000/-	₹ 30/- +GST	₹ 40/- +GST	₹ 50/- +GST
Semi Urban - MAB of Rs. 2,000/-	₹ 20/- +GST	₹ 30/- +GST	₹ 40/- +GST
Rural - MAB of Rs. 1,000/-			

Charges per month for Non-Maintenance of Monthly Average Balance (MAB) in NRO Current Account:

Current Accounts (MAB-Rs. 10,000/-)	₹ 500/- +GST per month
First Pass book/ Continuation of Pass book for SB A/c	Nil
Duplicate Pass book / Statement issuance	<ul style="list-style-type: none"> • For Savings Bank account: ₹ 100/- +GST for issue of duplicate passbook. • ₹ 50/- +GST per page (40 entries) • Monthly Statement of Current Account/CC Account(First/Original): Nil • Duplicate statement : Rs. 100/- +GST per page (40 entries)
SMS Alert charges	<ul style="list-style-type: none"> • Account with average quarterly balance of ₹ 25000/- & below during the quarter: ₹ 15/- +GST • In other cases: Nil
Stop payment instruction (SB account & CA/CC)	₹ 100/- +GST per instrument maximum ₹ 500/- +GST per instance
Standing Instruction (S.I.)	
Setting of S.I. –Intra Bank	Free
Setting of S.I.-Inter Bank	₹ 50/- +GST
Processing of S.I.- Intra Bank	Free

Processing of S.I.- Inter Bank & other than Bank transfer	₹ 50/- +GST	
Failed S.I. [in loan account(Inter, Intra & Other Bank Transfers)]	₹ 250/- +GST	
Monthly Limit on Number of Debit Transactions		
Monthly Average Balance in Savings Bank	No. of Transactions	
	Branch (S.I. fed through INB/Mobile Banking are excluded from this limit)	Internet Banking
<Rs. 1,000	2	20
>RS. 1,000 upto Rs. 25,000	2	40
>RS. 25,000 and upto Rs. 50,000	10	Unlimited
>Rs. 50,000 and upto Rs. 1 lacs	15	Unlimited
>Rs. 1,00,000	Unlimited	Unlimited
Charges for financial trxn beyond the set limit (Rs. Per txn)	Rs. 50/- +GST	Rs. 5/- +GST
Charges for non-financial trxn beyond the set limit (Rs. Per txn)	-	-
Account Keeping Charges on Current account	₹ 550/- +GST per annum	
Account Closure	<ul style="list-style-type: none"> • Upto 14 days: Nil • After 14 days upto 1 year : ₹ 500/- + GST (for Individual) • Beyond 1 year : Nil 	
Interest Certificate	<ul style="list-style-type: none"> • Original : Nil • Duplicate : ₹ 150/- +GST 	
ATM card/ KIT returned by courier due to wrong address	₹ 100/- +GST	
Allowing operations through Power of Attorney/Mandate for P segment	₹ 500/- +GST for Individual	

Cash Deposit Charges

Cash Deposit Transactions: Savings Bank (including Surabhi Savings Bank account; Excluding Financial inclusion account)	
No. of Cash Deposit transactions in a month	3 transactions free
Beyond 3 transactions in a month (Excluding Alternate channel transactions)	₹ 50/- +GST per transaction
Restriction of cash deposit at Non-Home Branches for Savings Bank Account	Nil

Domestic Remittance Charges

Amount	Charges for Branch Channel	Charges for Net & Mobile Banking Channels
NEFT Transactions		
Upto Rs.10,000	₹ 2.50/- + GST	₹ 1/- + GST
From Rs.10,001/- to Rs.1 lac	₹ 5/- + GST	₹ 2/- + GST
Above Rs.1 lac up to Rs.2	₹ 15/- + GST	₹ 3/- + GST
Above Rs.2 lac	₹ 25/- + GST	₹ 5/- + GST
RTGS Transactions		
From Rs.2 lac to Rs.5 lac	₹ 25/- + GST	₹ 5/- + GST
Above Rs.5 lac	₹ 50/- + GST	₹ 10/- + GST
IMPS Fund Transfer		
Upto Rs. 1000/-	-	Nil
From Rs. 1001/- to Rs. 10000/-	-	₹ 1/- + GST
From Rs. 10001/- to Rs. 100000/-	-	₹ 2/- + GST
From Rs. 100001/- upto Rs. 200000/-	-	₹ 3/- + GST

Cheque Book & Demand Draft Charges

Issue of Multi -City Cheque Books : Savings Bank	
QAB upto 1 Lac	<ul style="list-style-type: none"> • First 25 cheque leaves free in a financial year, Thereafter: <ul style="list-style-type: none"> • 10 leaf Cheque Book @ ₹ 30/- +GST • 25 leaf Cheque Book @ ₹ 75/- +GST • 50 leaf Cheque Book @ ₹ 150/- +GST
QAB >= 1 lac	Free
Senior Citizen (Irrespective of QAB)	Free
Issue of Multi City Cheque books: Current Account (CA)	
Current Account	<ul style="list-style-type: none"> • First 50 cheque leaves free in a financial year. Thereafter ₹. 3/- +GST per cheque leaf • 25 Leaf Cheque Book @ ₹.75/- +GST • 50 Leaf Cheque Book @ ₹.150/- +GST
Emergency Cheque book (10 leaves set) Current & Savings Bank account	₹.50/- +GST for 10 cheque leaves or part thereof <ul style="list-style-type: none"> • Senior Citizen (Irrespective of QAB) - Free
Collection of Outstation Cheques (inclusive of postage and out of pocket expenses)	
Upto ₹10,000/-	₹ 50/- +GST
Above ₹ 10,000/- upto ₹ 1.00 lac	₹ 100/- +GST
Above ₹ 1.00 lac	₹200/- +GST
Cheque /bill deposited with us returned unpaid by others (Local/ Outstation)	
Cheque /bill upto ₹ 1.00 lac	₹ 150/- +GST
Cheque/ bill above ₹ 1.00 lac	₹ 250/- +GST
Collection and remittance charges	
(a) Cheque Returned Charges for Cheques drawn on us (for insufficient funds only)	
For all segments	₹ 500/- +GST, irrespective of the amount
(b) Cheque returned charges for Cheques drawn on us (for technical reasons) for all segments (Not to be charged where customer is not at fault as per RBI guidelines)	₹ 150/- +GST

Issuance of Demand Draft / Bankers' Cheque through Retail Internet Banking	<ul style="list-style-type: none"> • For value up to ₹ 5,000/-: ₹ 25/- • For value above ₹ 5,000/- & up to ₹10,000/-: ₹ 50/- • For value above ₹ 10,000/- & up to ₹ 1 lac: ₹ 5/- per 1000/- or part thereof, with minimum of ₹ 60/- • For value above ₹ 1 lac: ₹ 4/- per thousand or part thereof, with minimum of Min. ₹ 600/- and Max. ₹ 2,000/-
<p>Note:</p> <ol style="list-style-type: none"> 1. Good and Service Tax included in the draft issue charges 2. No cash Handling charges will be levied in addition to charges as above for issuance of IOI (Demand draft/ Bankers cheque) in case of cash transaction. 3. Courier charges for delivery of IOIs (for online INB requests) will be charges extra at ₹ 150/- +GST 	
Revalidation / cancellation of drafts / Bankers cheque	₹ 200/- +GST
Issuance of duplicate demand draft / Bankers cheque	₹ 200/- +GST

Foreign Remittance (Forex) 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 to SBI: Nil ○ For credit to other banks through NEFT/ RTGS: Nil • For amount above GBP 500: <ul style="list-style-type: none"> ○ For direct credit to SBI: Nil ○ For credit to other banks through NEFT/ RTGS: Nil

SBI Express Remit Canada	<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 CAD 500: <ul style="list-style-type: none"> ○ For direct credit to SBI: Nil ○ For credit to other banks through NEFT/ RTGS: Nil • For amount above equivalent of CAD 500: <ul style="list-style-type: none"> ○ Fee for direct credit to SBI: Nil ○ For credit to other banks through NEFT/ RTGS: Nil
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: Nil • 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
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 Cheque
<i>*Good and Service tax as applicable will be levied over and above the charge specified.</i>	

Safe Deposit Locker Charges

Locker registration charges	Small/ Medium ₹ 500/- +GST
	Large/ Extra Large ₹ 1,000/- +GST
Number of locker visits	<ul style="list-style-type: none"> • First 12 visits per year: Nil • For every additional visit: ₹ 100/- +GST per visit
Breaking open of Locker: Loss key or Non-Payment of Locker Rent	₹ 1000/- +GST (Plus actual charges incurred in breaking open the locker and changing of key by manufacturer of lockers.)
On overdue of locker rent	<ul style="list-style-type: none"> • 1st Quarter: 10% of annual rent • 2nd Quarter: 20% of annual rent • 3rd Quarter: 30% of annual rent • 1 year: 40% 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: ₹ 1,500/- +GST In Semi-Urban & Rural branches: ₹ 1000/- +GST
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: ₹ 3,000/- +GST In Semi-Urban & Rural branches: ₹ 2,000/- +GST
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/- +GST In Semi-Urban & Rural branches: ₹ 5,000/- +GST
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: ₹ 9,000/- +GST In Semi-Urban & Rural branches: ₹ 7,000/- +GST

Safe Custody Charges

Scrips (for each scrip)	₹ 150/- +GST per scrip. Minimum ₹ 300/- +GST p.a. or part thereof
Sealed cover (for each cover)	To be covered under safe deposit articles.
Bank's own deposit receipt	Nil
Safe deposit articles	
One time charges for all kinds of Safe Deposit Articles	₹ 300/- +GST per quarter
Additional charge (p.a.)-Envelope	
Additional charge (p.a.)-Packet	
Additional charge (p.a.)- Large Packet Max. dimension not to be exceed 100 cms (Length+ Width+ Height)	₹ 500/- +GST per quarter
Size exceeding 100 cms (subject to availability of space)	

Debit Cards Charges

Debit Card Issuance Charges	<ul style="list-style-type: none"> • Normal (Classic/Global): Nil • Gold Debit Card: ₹ 100/- +GST • Platinum Debit Card: ₹ 300/- +GST 	
Debit Card Annual Maintenance Charges*	<ul style="list-style-type: none"> • Classic Debit Card: ₹ 125/- +GST • Silver/Global /Yuva /Gold Debit Card: ₹ 175/- +GST • Platinum Debit Card: ₹ 250/- +GST • Pride/Premium Business Debit Card: ₹ 350/- +GST 	
Debit Card Replacement Charges	₹ 300/- +GST	
Duplicate PIN / Regeneration of PIN through Branch	₹ 50/- +GST	
Domestic Transaction Charges		
Monthly Limit: Number of Free ATM Transactions (Both Financial and Non-financial Transactions) –Our ATMs		
Monthly Average Balance in Savings Bank	No. of Transactions	
<Rs. 1,000	5	
>RS. 1,000 upto Rs. 25,000	5	
>RS. 25,000 and above	Unlimited	
Charges for financial txns beyond the set limit (Rs. per txn)	Rs. 10/- +GST	
Charges for non-financial txns beyond the set limit (Rs. per txn)	Rs. 5/- +GST	
Monthly Limit: Number of Free ATM Transactions (Both Financial and Non-financial Transactions) –Other Banks ATM		
Monthly Average Balance in Savings Bank	No. of Transactions (This charge will not be applicable to small/ no frill/ Basic Savings Bank Deposit Account holders)	
	In 6 metro Centers	Other Centers
<Rs. 1,000	3	5
>RS. 1,000 upto Rs. 25,000	3	5
>RS. 25,000 and upto Rs. 50,000	3	5
>Rs. 50,000 and upto Rs. 1 lacs	3	5
>Rs. 1,00,000	Unlimited	Unlimited

Charges for financial txns beyond the set limit (Rs. per txn)	₹ 20/- +GST
Charges for non-financial txns beyond the set limit (Rs. per txn)	₹ 8/- +GST
International Transaction Charges	
Balance enquiry at ATMs	₹ 25/- +GST
Cash withdrawal from ATM	₹ 100/-min. +3.5% of txn. Amt. +GST
Point of Sale (PoS) / e-Commerce transactions	3% of transaction amount +GST

State Bank Prepaid Cards

Gift Card (Gift Card issuance charge waiver is proposed to be continued till 31.12.2017.)	₹ 100/- +GST
eZ Pay Card	₹ 100/- +GST
Smart Payout Card	₹ 100/- +GST
Achiever Card for Corporates	₹ 100/- +GST
Load/ Reload Charges	
Gift Card	-
eZ Pay Card	₹ 10/- +GST
Smart Payout Card	₹ 10/- +GST
Achiever Card for Corporates	₹ 10/- +GST
Note : Nil load/ reload charges through CINB/ INB	
NRI Family card	
Card Issuance Charge	₹ 100/- +GST
Top up / Reloading Charge	₹ 10/- +GST (Nil load/ reload charges through CINB/ INB)
Replacement Card/ Duplicate Pin	₹ 105/-
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: ₹ 20/- per transaction • Non-Financial Transaction: ₹ 9/- per transaction

Loan Processing charges

NRI Home Loan	<ul style="list-style-type: none"> • 0.35% of the loan amount • Minimum Rs. 2,000/- +GST • Maximum Rs. 10,000/- +GST
NRI Car Loan	₹ 500/-
Personal loan against mortgage of Immovable Property	1.01% of loan amount, with maximum of ₹ 50,933/-

Equity Trading 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/- 														
PIS Reporting Charges	<table border="1"> <thead> <tr> <th>Transaction ↓</th> <th>% of Transaction value per script</th> </tr> </thead> <tbody> <tr> <td>up to ₹ 10,000</td> <td>0.50</td> </tr> <tr> <td>between ₹ 10,001 – ₹ 50,000</td> <td>0.45</td> </tr> <tr> <td>between ₹ 50,001 – ₹ 2,00,000</td> <td>0.40</td> </tr> <tr> <td>between ₹ 2,00,001 – ₹ 5,00,000</td> <td>0.35</td> </tr> <tr> <td>between ₹ 5,00,001- ₹ 10,00,000</td> <td>0.30</td> </tr> <tr> <td>Above ₹ 10,00,000</td> <td>0.25</td> </tr> </tbody> </table>	Transaction ↓	% of Transaction value per script	up to ₹ 10,000	0.50	between ₹ 10,001 – ₹ 50,000	0.45	between ₹ 50,001 – ₹ 2,00,000	0.40	between ₹ 2,00,001 – ₹ 5,00,000	0.35	between ₹ 5,00,001- ₹ 10,00,000	0.30	Above ₹ 10,00,000	0.25
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	between ₹ 2,00,001 – ₹ 5,00,000	0.35													
	between ₹ 5,00,001- ₹ 10,00,000	0.30													
Above ₹ 10,00,000	0.25														
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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Miscellaneous Charges

Signature verification per instance	₹ 150/- + GST
Photo attestation Charge per instance	₹ 150/- + GST
Record-Copy of the cheque per instance	₹ 150/- + GST per cheque
Balance Certificate per instance	₹ 150/- + GST
No dues certificate for all segments customers	
Priority sector	NIL
Others-Individual	₹ 100/- +GST
Other-Firm/Non- Individuals	₹ 200/- +GST
Enquiries relating to old records (more than 12 months)	₹ 200/- +GST per item up to 2 year and thereafter additional ₹ 100/- +GST per additional year for each item.
Postal charges in India	<ul style="list-style-type: none"> • Through Ordinary Post: On actual basis with minimum of ₹ 20/- +GST • Through Registered / Speed post / courier: On actual basis with minimum of ₹ 50/- +GST
IRCTC Fee (on SBI Payment gateway)	₹ 10/- +GST