

LIST OF SERVICE CHARGES
(ALL SERVICE CHARGES ARE EXCLUSIVE OF GST EXCEPT CHARGES FOR ISSUANCE OF IOIs/BCs /SMS CHARGES/CASH DEPOSIT THROUGH GRC WHERE CHARGES ARE INCLUSIVE OF GST)

Description of Service Charge		Charges
1. Issue of Multi city Cheque books : Current Account (CA)		
Current Account	Current Account (P- Segment)	First 50 cheque leaves free in a financial year. Thereafter ₹3/- + GST per cheque leaf. 25 Leaf Cheque Book at ₹75/- +GST. 50 Leaf Cheque Book at ₹150/- +GST
	Other Current Accounts	First 50 cheque leaves free in a financial year. Thereafter ₹3/- + GST per cheque leaf. 25 Leaf Cheque Book at ₹75/- +GST. 50 Leaf Cheque Book at ₹150/- +GST
	Current Account : Power Base	50 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Current Account : Power Pack	1000 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Current Account : Power Gain	200 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Regular Current Account	50 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Gold Current Account	300 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Diamond Current Account	700 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Platinum Current Account	Unlimited free
	Emergency Cheque Book	₹50/- + GST for 10 cheque leaves

		or part thereof
Description of Service Charge		Charges
Issue of Multi city Cheque books : Savings Bank		
For all Segments	Savings Bank	First 10 cheque leaves free in a financial year. Thereafter: 10 Leaf Cheque Book at ₹40/- +GST. 25 Leaf Cheque Book at ₹75/- +GST.
	Emergency Cheque Book	₹50/- + GST for 10 cheque leaves or part thereof
	Senior Citizen	Free
	Salary Package Accounts - Irrespective of QAB	Free * (except for bulk requirement)
*Bulk requirement is requisition of cheques exceeding 25 leaves at single instance, in a month. Charges for bulk requirement @₹75/- + GST for 25 leaf Cheque Book.		
2.Stop payment instruction		
SB account, Current Account, Cash Credit Account		₹100/- + GST per instrument maximum ₹500/- + GST per instance
3.Charges per month for Non – Maintenance of Average Monthly Balance (AMB): Current Account		
Current Accounts (For P- Segment) (AMB - ₹10,000/-)		₹500/- +GST
For other Current Account (CA) Variant Products		
Normal Current Accounts (AMB - ₹10,000/-) Power POS (AMB - ₹5,000/-) Power Base (AMB - ₹20,000/-) Surabhi (AMB - ₹10,000/-) Regular Current Account (AMB - ₹10,000/-)		₹500/- + GST
Power Pack (AMB-₹5,00,000/-)		₹2,500/- + GST
Power Gain (AMB-₹2,00,000/-)		₹1,500/- + GST
Power Jyoti (AMB - ₹50,000/-) (Collection a/c)		₹1,000/-+ GST
Gold Current Account (AMB - ₹1,00,000/-)		₹2,000/- +GST
Diamond Current Account (AMB - ₹5,00,000/-)		₹4,000/- + GST per month, if AMB < ₹2,50,000/- ₹2,000/- + GST per month, if AMB >2,50,000/-
Platinum Current Account (AMB - ₹10,00,000/-)		₹8,000/- + GST per month, if AMB < ₹5,00,000/- ₹4,000/- + GST per month, if AMB >5,00,000/-

Description of Service Charge	Charges
Charges per month for Non – Maintenance of Average Monthly Balance (AMB): Savings Bank Account including Surabhi SB (Excluding All Salary Package Accounts, No Frill Accounts, Basic Savings Bank Deposit, Small & PMJDY a/cs, Pehla Kadam and Pehli Udaan accounts, Minors upto the age group of 18, Pensioners of all categories, Recipients of social security welfare benefits(Direct Benefits) , Students upto the age of 21 years)	
AMB of ₹3000/- at Metro & Urban Centre branches	
Shortfall <=50%	₹10/- +GST
Shortfall >50 –75%	₹12/- +GST
Shortfall > 75%	₹15/- +GST
AMB of ₹2000/- at Semi-Urban Centre branches	
Shortfall <=50%	₹7.50/- +GST
Shortfall >50 –75%	₹10/- + GST
Shortfall > 75%	₹12/-+GST
AMB of ₹1000/- at Rural Centre branches	
Shortfall <=50%	₹5/- +GST
Shortfall >50 –75%	₹7.50+GST
Shortfall > 75%	₹10/-+GST
<i>RBI has permitted Banks to levy Minimum Balance Non-maintenance Charges, subject to compliance with certain guidelines for a suitable slab structure for recovery of charges. Recovery of charges should not turn into negative balance solely on account of levy of Service Charges.</i>	
4. Account Keeping Charges per annum	
Current Account-SME / PB	₹550/-+ GST
Cash Credit/Overdraft-Limit exceeding ₹25000	
Reimbursement Current Account	Free
5. Personal & Agricultural segment Gold Loan Safe Keeping Charge	
To be charged 30 days after the expiry of the prescribed tenure of gold Loan in Per segment (Currently 36 months)	₹100 /- + GST per Month
To be charged 30 days after the expiry of the prescribed tenure of gold Loan in Agri segment (Currently 36 months) (Branch can waive the charges if fresh loan is availed within 6 months of closure of account)	For accounts with Balance ₹0 to ₹500/- and ornaments left with the Bank for more than 30 days : ₹1,000/- GST per quarter or part thereof
Agricultural Segment Safe Keeping of title deeds	
To be charged 30 days after the expiry of the prescribed tenure (Branch can waive the charges if fresh loan is availed within 6 months of closure of account)	After 30 days of closure of loan account ₹1,000/- + GST per quarter or part thereof.
6. Statement of account: Current Account	
Statement of account (First/original): Monthly (For all segments)	Free
Duplicate statement (For all Segments) (waived for Power Pack and Power Gain)	₹100/- + GST per page (40 entries)
Duplicate Statement of accounts for Diamond and Platinum variant of All Salary Package accounts	Free
7. Issue of Duplicate Passbook	
First Passbook/Continuation of Passbook	Free
Duplicate passbook (for all segments)	₹100/- + GST for issue of duplicate passbook. ₹50/- +GST per page (40 entries)
8. Transfer of accounts (Savings Bank and Current Account) for all Segments per occasion (Transfer of Home Branch)	
	Free

Description of Service Charge		Charges
9. Account Closure Charges		
Savings Bank Account (excluding Basic Savings Bank Deposits, Pradhan Mantri Jan Dhan Yojna & Small Accounts opened under Financial Inclusion)		
Upto 14 days of opening		Free
After 14 days upto 1 year of opening of account		₹500/- + GST
Beyond 1 year of opening of account		Free
Account closed on settlement of accounts of deceased depositors		Free
Closure of regular SB account by BSBD account holders		Free
Current Account		
Upto 14 days of opening		Free
After 14 days upto 1 year of opening of account		₹1,000/-+ GST
After 1 year to 5 years of opening of account		₹500/- + GST
Beyond 5 years of opening of account		Free
10. Standing instruction(S.I.)		
Setting of SI (At Branch)	Intra Bank	Free
	Inter Bank (Free for All Salary package accounts)	₹50/-+ GST
	Other than Bank Transfers	
Processing of SI (At Branch)	Intra Bank	Free
	Inter Bank (Free for All Salary package accounts)	₹50/-+ GST
	Other than Bank Transfers	
Failed S.I. (in loan account)	Inter, Intra & Other than Bank Transfers	₹250/-+ GST
11. Interest Certificate for all segments		
Original		Free
Duplicate		₹150/-+ GST
12. Balance Certificate per instance for all segments		₹150/- plus GST
13. No dues certificate for all segments customers		
Priority sector		Free
Others	Individual	₹100/-+GST
	Firm/Non-Individuals	₹200/-+GST
14. Signature verification per instance for all segments		₹150/-+ GST
15. Solvency certificate		
Non-commercial (per lakh)		₹300/-+ GST Minimum ₹1200/-+ GST Maximum ₹18000/-+ GST
Commercial (per lakh)		₹300/-+ GST Minimum ₹1500/-+ GST Maximum ₹25000/-+ GST
16. Photo attestation charges per instance for all segments		₹150/-+ GST
17. Record - Copy of the cheque per instance for all segments		₹150/-+ GST per cheque
18. Enquiries relating to old records (beyond 12 months old) per item		
For all segments		₹200/-+ GST per item upto 2 years and thereafter additional ₹100/-+ GST for every additional year for each item
19. ATM card/ KIT returned by courier due to wrong address		₹100/-+ GST
20. Allowing operations through Power of Attorney/Mandate		₹500/-+ GST for Individual ₹1000/-+ GST for Non-Individual
21. Postal charges		
(a) Ordinary		Actual expenditure (Minimum ₹20/- +GST)
(b) Registered Post/Speed Post/ Courier		Actual expenditure (Minimum ₹50/- +GST)

Description of Service Charge	Charges
22. Collection of bills (inclusive of postage and out of pocket expenses)	
Upto ₹10000/-	₹150/- + GST
Above ₹10000/-	₹500/+GST
23. Presentation of inland usance bills per instance	
	₹110/-+ GST
24 Collection of cheques under Speed Clearing System (inclusive of postage and out of pocket expenses)	
Upto and Including ₹1.00 lakh	Free (Savings Bank) ₹20/- + GST (Current Account)
Above ₹1.00 lakh (For all)	₹200/- + GST
25. Collection of Outstation Cheques (inclusive of postage and out of pocket expenses)	
Upto ₹10,000/-	₹50/- + GST
Above ₹10,000/- upto ₹1.00 lakh	₹100/- + GST
Above ₹1.00 lakh	₹200/- + GST
26. Cheque/bill deposited with us returned unpaid by others (Local/ Outstation)	
Cheque/bill upto ₹1.00 lakh	₹150/- + GST
Cheque/bill above ₹1.00 lakh	₹250/- + GST
27. Cheque Returned Charges for Cheques drawn on us (for insufficient funds only)	
For PB & TBU customers	₹500/- + GST, irrespective of the amount
For SME Customers	₹500/- + GST (irrespective of the amount) for first 3 cheque returns (in one year). ₹1,000/- + GST from 4 th cheque return onwards (in one year)
Cheque returned charges for Cheques drawn on us (for technical reasons) for all customers. (Not to be charged where customer is not at fault as per RBI guidelines)	₹150/- + GST
28. Issue of Inter Office Instrument (Demand Drafts/ Bankers' Cheque) for all customers-including online (INB) requests.	
Upto ₹5,000/-	₹25/- (incl. GST)
Above ₹5,000/- upto ₹10,000/-	₹50/- (incl. GST)
Above ₹10,000/- upto ₹1,00,000/-	₹5/- (incl. GST) per ₹1000/- (Min.₹60/-incl.GST)
Above ₹1,00,000/-	₹4/-(incl. GST) per ₹1000/- Min.₹600/-incl.GST Max.₹2000/-incl. GST
<i>No Cash Handling charges will be levied in addition to charges as above for issuance of IOI (Demand drafts/ Bankers' cheque) in case of cash transaction. Postage / Courier charges for delivery of IOIs (for online INB requests) will be charged extra at ₹50+GST.</i>	
Gold variant Current Account customers – 50 drafts free per month Diamond and Platinum variant Current Account customers – Unlimited free draft For All Salary Package accounts :	
a) Charges waived for issue of Demand Draft to All Salary Package account holder from Branch, Alternate Channels.	
b) No restrictions on the number of free drafts and the amount, for issue of Draft.	
c) The concessions will be available only if the amount is transferred from the Salary Account as per existing norms.	
d) Postage / Courier charges as applicable will be recovered.	
Revalidation/Cancellation & issuance of duplicate IOI (Draft/Bankers' Cheque) per instance	₹200/-+ GST

Description of Service Charge	Charges
29. NEFT/ RTGS CHARGES (through Net Banking/Mobile banking)(including YONO) @	
NEFT Customer Transaction (through Net Banking / Mobile Banking) (Including YONO)@	
Upto ₹10,000/-	NIL
Above ₹10,000/- and upto ₹1.00 lakh	
Above ₹1.00 lakh and upto ₹2.00 lakh	
Above ₹2.00 lakh	
RTGS Customer Transactions (through Net Banking/mobile banking)(Including YONO)@	
Transaction Slab	
₹2.00 lakh to ₹5.00 lakh	NIL
Above ₹5.00 lakh	
@ The charges are applicable only to transactions originated and payable within India.	
NEFT/ RTGS CHARGES (transactions at branches) *	
NEFT Customer Transactions (Transactions at branches)	
Upto ₹10,000/-	₹2/-+GST
Above ₹10,000/- and upto ₹1.00 lakh	₹4/-+GST
Above ₹1.00 lakh and upto ₹2.00 lakh	₹12/-+GST
Above ₹2.00 lakh	₹20/-+GST
RTGS Customer Transactions (transactions at branches)	
Transaction at branches	
₹2.00 lakh to ₹5.00 lakh	₹20/-+GST
Above ₹5.00 lakh	₹40/-+GST
*The charges are applicable only to transactions originated and payable within India.	
NEFT/RTGS transaction charges waived for Current Account Variants : Gold, Diamond, Platinum	
NEFT/ RTGS transaction charges for Salary Package Accounts :	
a) Waived for Online / Branch channel for all variants of DSP, PMSP, ICGSP, CGSP, PSP, and RSP.	
b) Waived for CSP/ SGSP/SUSP as under :	
i. Through Online Channel: All variants	
ii. Through Branch Channel: Waived only for Diamond and Platinum variants	
30. Cash handling charges	
30 a. 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
30 b. Cash Deposit Transactions: Current Account	
Current Account (AMB ₹10,000/-) Power POS (AMB ₹5,000/-+) Power Base (AMB ₹20,000/-) Surabhi CA (AMB ₹10,000/-)	Upto ₹25000/- per day : Free
Power Gain (AMB ₹2,00,000/-)	Free upto ₹15 lakh per month. (Both Home and Non-Home)
Power Pack (AMB ₹5,00,000/-)	Free upto ₹60 lakh per month. (Both Home and Non-Home)
Regular Current Account (AMB ₹10,000/-)	Free upto ₹5 lakh per month @
Gold Current Account (AMB ₹1,00,000/-)	Free upto ₹25 lakh per month @
Diamond Current Account (AMB ₹5,00,000/-)	Free upto ₹100 lakh per month @
Platinum Current Account (AMB ₹10,00,000/-)	Unlimited free
Cash Deposit Charges Beyond free limit	₹0.75 per ₹1,000/- + GST Minimum ₹50/- + GST Maximum ₹20,000/- + GST
<i>Maximum Limit for deposit of cash at Non Home branch is ₹2 lakh per day. Thereafter, Branch Manager of Non-home branch is vested with the powers to accept more cash.</i>	
<i>@Inclusive of cash deposited in CDM, Recycler, GCC, Home & Non-Home)</i>	
Power Jyoti (MAB ₹50,000/-) (CGM of the Circle has the discretion to reduce charges by Rs.20/- per transaction. No additional Cash Handling Charges)	₹60/- + GST per transaction
*Service charges for Cash Deposit in Cash Credit Account are dealt with separately.	

Description of Service Charge		Charges		
30. c. Cash Deposit on Cash Points (Cash Deposit Machine – CDM & Cash Recyclers)-Anytime Channels				
By Debit Card to Card Linked a/c		Free		
Debit Card to Third Party A/c		₹22/- + GST		
Cardless Transactions		₹22/- + GST		
GRC		₹25/- (including GST)		
SME insta Deposit/ Business Debit Card		₹.22/- + GST		
31. Cash Withdrawals at Home & Non-Home Branch (Charges based on number of transactions) – Not applicable to Small/No Frill Deposits				
At Branch				
Average Monthly Balance (AMB) in Savings Bank		Number of free cash withdrawals per month		
Upto ₹25,000/-		2		
Above ₹25,000/- upto ₹50,000/-		10		
Above ₹50,000/- upto ₹1,00,000/-		15		
Above ₹1,00,000/-		Unlimited		
Charges for transactions beyond the free limit (₹ per txn)		₹50/- + GST		
Cash withdrawal limit at Non-Home Branches by the customer for self : SB ₹50,000/-, CA : ₹1,00,000/-				
Through Internet/Mobile Banking				
Average Monthly Balance (AMB) in Savings Bank		Number of free transactions per month		
Upto ₹25,000/-		Unlimited		
Above ₹25,000/- upto ₹50,000/-				
Above ₹50,000/- upto ₹1,00,000/-				
Above ₹1,00,000/-				
At ATM				
Average Monthly Balance (AMB) in Savings Bank		Number of free transactions per month (Both Financial and Non-financial)		
		Other Bank ATMs		
		In 6 Metro Centres \$	Other Centres	Our Bank ATM
Upto ₹25,000/-		3	5	5
Above ₹25,000/- upto ₹50,000/-		3	5	Unlimited
Above ₹50,000/- upto ₹1,00,000/-		3	5	
Above ₹1,00,000/-		Unlimited	Unlimited	
Charges for financial transactions beyond the set limit		₹20/- + GST		₹10/- + GST
Charges for non-financial transactions beyond the set limit		₹8/- + GST		₹5/- + GST
Transaction decline due to insufficient balance		₹20/- + GST		₹20/- + GST
<p>One way inter-changeability allowed for branch transaction on ATM transactions. It means a customer will be allowed maximum of 10 free debit transactions at 6 Metro centres at SBI ATMs and maximum 12 free debit transactions at other centre ATMs (If no transaction at other Bank ATM and no transaction at the branch)</p> <p>\$ Namely, Mumbai, New Delhi, Chennai, Kolkatta, Bengaluru and Hyderabad</p> <p>For All Salary Package accounts at all locations, irrespective of variants, Free, Unlimited number of transactions at our ATMs, other Bank ATMs.</p>				
AT PoS – Cash withdrawals for State Bank Debit cards (On-Us transactions)		1% of the transaction value subject to a maximum of ₹5/- per transaction		
32. National Automated Clearing House (NACH) Mandate (including 'E' mandate)				
One time Mandate Authorisation Charges per mandate		₹50/- + GST		
Failed Mandate		₹250/- +GST		

Description of Service Charge		Charges
33. Safe Deposit Lockers: Annual Rent		
SIZE	TYPE	
Size A:125 x 175 x 492	SMALL	URBAN AND METRO : ₹1500+GST
Size B:159 x 210 x 492		RURAL AND SEMI URBAN : ₹1000+GST
Size:C:125X352X492	MEDIUM	URBAN AND METRO : ₹3000+GST
Size:D:189X263X492		
Size:E:159x423x492		
Size H1:325X210X492		RURAL AND SEMI URBAN : ₹2000+GST
Size:F:278X352X492	LARGE	URBAN AND METRO : ₹6000+GST
Size:G:189X529X492		
Size:H:325x423x492		RURAL AND SEMI URBAN : ₹5000+GST
Size L:404X529X492	EXTRA LARGE	URBAN AND METRO : ₹9000+GST
Size:L1:385X529X492		RURAL AND SEMI URBAN : ₹7000+GST
For Salary Package Accounts: Platinum variant Accounts: 25% concession on locker Rent; Diamond variant Accounts: 15% concession on Locker Rent.		
One Time Locker Registration Charge		Small/ Medium: 500+GST Large/Extra Large: 1000+GST
Breaking open of Locker: Loss of Key or Non-Payment of Locker Rent		₹1000/- + GST *
*Plus actual expenditure incurred for breaking open the locker and changing the lock by manufacturers of lockers.		
Locker Visit Charges (All sizes):		12 visits free. Thereafter: ₹100 /- + GST per visit
Locker rent overdue charge (All sizes)		
1 st Qtr -		10% *
2 nd Qtr -		20% *
3 rd Qtr -		30% *
1 Year -		40% *
*of the Annual rent to be recovered in addition to Locker Rent.		
Overdue period is clarified as under:		
Standing Instruction set up , for advance rental for the financial year 2019-20, recoverable on 01.04.2019: Overdue charge @ 10%/20%/30%/40% of annual rent to be levied on 1 st July, 2019/1 st October, 2019/ 1 st January, 2020/1 st April,2020 respectively, if remaining unpaid till that date.		
For more than 1 year		Locker to be broken Open
34. Safe deposit articles		
Envelope / Packet (small)		₹300/- + GST per quarter
Large Packet : Max. dimension not to exceed 100 cms (Length+Width+Height)		₹500/-+ GST per quarter
35. Safe Custody charges		
Scrips (for each scrip)		₹150/-+ GST per scrip. Min.₹300/-+ GST p.a. or part thereof.

Description of Service Charge	Charges
36. Cash Deposit/withdrawal at Business Correspondent (BC)	
Cash withdrawal /Transfer (home branch) (Maximum ₹20000 /-	First Four withdrawals will be free in a month. Thereafter, no transaction to be allowed.
Cash withdrawal using Debit card / AEPS-On-US(Issuer) (Max. upto ₹10,000/-)	
SB account opening fee including enrollment	NIL
Tatkal Money Remittance for Non-home transactions(Deposit to Core by cash/transfer)	1% of remitted amount. Minimum ₹10/- & Maximum ₹100/-
IMPS transaction (Cash – Max. ₹5,000/-; Transfer Max ₹20,000/-)	1.25% of remitted amount, Minimum ₹24/- & Maximum ₹100/-
37. Debit Card Issuance Charges	
Classic /Silver/Global/Contactless Debit Card	Nil
Gold Debit Card	₹100/- + GST
Platinum Debit Card	₹300/- + GST
Debit Card issued to All Salary Package accounts	NIL
38. Debit Card Annual Maintenance Charges (Recovered at the beginning of the second year onwards)	
Classic Debit Card	₹125/- + GST
Silver/Global/Contactless Debit Card	₹125/- + GST
Yuva /Gold / Combo Debit Card	₹175/- + GST
Platinum Debit Card	₹250/- + GST
Pride/Premium Business Debit Card	₹350/- + GST
My card (Image card)	₹175/- + GST
Signature	NIL
AMC on Debit Card issued to all Salary Package accounts	NIL
39. Debit Card Replacement Charges	₹300/- + GST
40. Duplicate PIN / Regeneration of PIN through Branch	₹50/- + GST
41. ATM/POS transaction technical declines attributable to customer (i.e. lack of balance in account)	₹20/- + GST
42. International Transaction Charges	
Balance enquiry at ATMs	₹25 /- + GST
ATM Cash withdrawal transactions	₹100/- min. + 3.5% of Txn. Amt. + GST
Point of Sale (PoS) / eCom transactions	3% of transaction amount plus GST
43. State Bank Prepaid Cards	
Foreign Travel Cards	
Card Issuance Charges	₹100 + GST
Additional (Add-on) Card fee	₹100/- + GST
Reloading Charges	₹50 + GST
Replacement Card fee - VISA - incase of Lost/Stolen card (Postage US\$20/- extra or ₹50/- for delivery within India)	USD2.00, Pounds 1.25, Euro 1.60, CAD 2.00, AUD 2.00, JPY 160.00, SAR 8.00, SGD 1.65 + GST
Replacement Card fee - Master Card	Free
Cross Currency Charges	3% + GST
Charge back fee - VISA (However, if the customer's complaint is proved right, the charges will be refunded)	USD2.00, Pounds 2.00, Euro 2.00, CAD 2.00, AUD 2.00, JPY 200.00, SAR 7.00, SGD 3.00 + GST
Charge back fee - Master Card	NIL
Cash out/refund of unspent card balance - VISA	(i) If the balance in the card is claimed after 3 months of expiry of the card, the balance will be refunded after deduction of USD5/GBP5/Euro5/AUD5/CAD5/JPY500/SAR20/SGD6 (ii) If the balance in the card is below USD5/ GBP5 /Euro5/ AUD5/ CAD5/ JPY500/ SAR20/ SGD6, after the expiry of the card, the same will be forfeited

Description of Service Charge	Charges
Cash out/refund of unspent card balance - Master Card	₹100/- + GST
ATM withdrawal fee VISA	USD1.75, Pounds 1.25, Euros 1.50, CAD 1.75, AUD 2.00, JPY 175.00, SAR 7.00, SGD 2.00 + GST
ATM withdrawal fee - Master Card (Some ATM operators and merchants may charge a fee or set their own limits. Please confirm whether any fees or limits apply, before making a withdrawal or purchase)	USD 1.75, Pounds 1.25, Euros 1.50, SGD 2.00 + GST
Balance enquiry with ATMs - VISA	USD 0.50, Pounds 0.50, Euros 0.50, CAD 0.50, AUD 0.50, JPY 50.00, SAR 2.00, SGD 1.00 + GST
Balance enquiry with ATMs - Master Card	Free (A fee may be payable to the ATM operator for balance enquiries)
Physical statement of FTC - VISA (no charges for e-statement - on request to prepaid@sbi.co.in)	USD 2.00, Pounds 1.25, Euros 1.60, CAD 2.00, AUD 2.00, JPY 160.00, SAR 8.00, SGD 1.65, + GST excluding courier charges for each such statement
Physical statement of FTC - Master Card	Only E-Statement, free of cost
Deduction on Expired Card / Inactivity Fee - VISA (will be deducted each year on the expired card)	USD 5.00, Pounds 5.00, Euros 5.00, CAD 5.00, AUD 5.00, JPY 500.00, SAR 20.00, SGD 6.00 + GST
Deduction on Expired Card / Inactivity Fee - Master Card (Monthly inactivity fee - debited from your card if it has not been used for 12 months)	US\$1.50 + GST
Rupee Prepaid Cards	
Card Issuance Charges (Staff Achiever Cards are free from Service Charges)	
eZ Pay Mag-Stripe	₹100 + GST
eZ Pay EMV - Chip	₹150 + GST
Achiever Mag-Stripe	₹100 + GST
Achiever EMV-Chip	₹150 + GST
Imprest Mag-Stripe	₹75/- + GST
Imprest EMV-Chip	₹150/- + GST
Default Gift Card Mag-stripe	₹100/- + GST
Image based Gift Card Mag-stripe	₹105/- + GST
Card Replacement Charges (Staff Achiever Cards are free from Service Charges)	
eZ Pay Mag-Stripe	₹100 + GST
eZ Pay EMV - Chip	₹150 + GST
Achiever Mag-Stripe	₹100 + GST
Achiever EMV-Chip	₹150 + GST
Imprest Mag-Stripe	₹100/- + GST
Imprest EMV-Chip	₹150/- + GST
Default Gift Card Mag-Stripe	₹100/- + GST
Image based Gift Card Mag-Stripe	₹105/- + GST
Reloading Charges (If loaded through RINB/CINB – Nil charges) (Staff Achiever Cards are free from Service Charges)	
eZ Pay Mag-Stripe	₹10 + GST
eZ Pay EMV - Chip	₹10 + GST
Achiever Mag-Stripe	₹10 + GST
Achiever EMV-Chip	₹10 + GST
Imprest Mag-Stripe	₹10/- + GST
Imprest EMV-Chip	₹10/- + GST

Description of Service Charge	Charges	
Cash Withdrawal from other bank ATM		
eZ Pay Mag-Stripe	₹20 + GST	
eZ Pay EMV - Chip	₹20 + GST	
Imprest Mag-Stripe	₹20/- + GST	
Imprest EMV-Chip	₹20/- + GST	
Enquiry at other Bank ATM		
eZ Pay Mag-Stripe	₹9 + GST	
eZ Pay EMV - Chp	₹9 + GST	
Achiever Mag-Stripe	₹9 + GST	
Achiever EMV-Chip	₹9 + GST	
Imprest Mag-Stripe	₹9/- + GST	
Imprest EMV-Chip	₹9/- + GST	
Default Gift Card Mag-Stripe	₹9/- + GST	
Image based Gift Card mag-Stripe	₹9/- + GST	
SBI Green Remit Card		
Card Issuance	₹20/- + GST	
Transaction Charges in Green Channel Counter (GCC)	As applicable for CBS transactions i.e. ₹50/- + GST	
Transaction Charges in CDM	₹25/- including GST	
44.IMPS Fund Transfer charges through INB/MB (Including YONO)		
Upto ₹1,000/-	NIL	
From ₹1,001/- to ₹10,000/-		
From ₹10,001/- to ₹25,000/-		
From ₹25,001/- to ₹1,00,000/-		
From ₹1,00,001/- upto ₹2,00,000/-		
IMPS Fund Transfer charges through Branch Channel		
Upto ₹1,000/-	NIL	
From ₹1,001/- to ₹10,000/-	₹2/- + GST	
From ₹10,001/- to ₹25,000/-	₹4/- + GST	
From ₹25,001/- to ₹1,00,000/-	₹4/- + GST	
From ₹1,00,001/- upto ₹2,00,000/-	₹12/- + GST	
45.Phone Banking Service Charges		
Request for Account Statement, Interest Certificate (Deposit/ Home Loan /Education Loan), Information on TDS details	Physical delivery	₹44/- plus GST
	Via email	NIL
Self-generation of ATM PIN through ATM/INB/Contact Centre	NIL	
IRCTC Fee(on SBI Payment gateway)	₹10/- plus GST	
46.SMS Alert charges per quarter from Debit Card holders who maintain average quarterly balance of ₹25000/- & below during the quarter. (Waived for all Salary Package accounts, Current Account variants : Regular, Gold, Diamond, Platinum)	₹12/- (incl. GST)	
47.Service Charges for exchange of Soiled/Imperfect Notes		
Upto 20 pieces and value upto ₹5,000/-	Nil	
More than 20 pieces and / or value more than ₹5,000/-		
More than 20 pieces	₹2/- per piece on entire tender + GST	
Value above ₹5,000/-	₹2/- per piece or ₹5/- per 1000 + GST whichever is higher on entire tender @	
<p>@ For example 25 pieces of ₹500/- = value ₹12,500/- are tendered: Charges ₹2/- per piece : ₹50/- + GST, Charges @ ₹5/- per Rs.1000/- : ₹62.50 + GST Amount to be charged will be ₹62.50 + GST</p>		

Description of Service Charge	Charges
48. Service Charges for Basic Savings Bank Deposit (BSBD) accounts #	
Issue of Cheque book	One Cheque Book of 25 leaves will be issued free to Senior Citizens and differently abled person per year. For other BSBD account holders, No cheque book will be issued.
Issue of ATM Card	Only RuPay classic card will be issued free of cost
Withdrawals	Four withdrawals in a month including ATM withdrawals free of charges. Beyond 4 withdrawals: No further withdrawals
BSBD accountholders will be provided services as mandated by the RBI. No further services will be available to BSBD account holders. In case of need, they may get their account converted to Normal Savings Bank account with full services at applicable service charges.	
49.UPI : BHIM SBI Pay	
Peer to Peer transfer (P2P)	NIL
50.NRI Services : Portfolio Investment Scheme (PIS)	
PIS Account opening Charges	₹500/- + GST
PIS Account Maintenance Charges (2 nd year onwards)	₹900/- + GST
Brokerage Rate	0.25%
51.Doorstep Banking (DSB)	
Non – financial transactions	₹60/- + GST
Financial	₹100/- + GST
52.TRUSTEESHIP BUSINESS	
Revocation charges (Closure of account)	₹2,500/- + GST
Out of pocket expenses	Actuals
Annual Holding certificate	₹1,000/- per certificate + GST
Bank Statement charges	₹100/- + GST per statement (For 40 entries)
Safe Custody charges	₹300/- + GST per scrip Min ₹500/- + GST p.a. or part thereof
Standing Instructions	₹100/- + GST for Intra & Inter bank