

REVISION IN SERVICE CHARGES TO BE APPLICABLE WEF 01/01/2016
ALL SERVICE CHARGES ARE EXCLUSIVE OF SERVICE TAX EXCEPT CHARGES
FOR ISSUANCE OF IOIs/BCs WHERE CHARGES ARE INCLUSIVE OF SERVICE TAX

Description of Service Charge	Revised Rate
State Bank Debit Cards	
Debit Card Issuance Charges	
Classic Debit Card	Nil
Global Debit Card	Nil
Gold Debit Card	₹100/- plus ST
Platinum Debit Card	₹300/- plus ST
Debit Card Annual Maintenance Charges (Recovered at the beginning of the second year onwards)	
Classic Debit Card	₹100/- plus ST
Silver/Global /Yuva /Gold Debit Card	₹150/- plus ST
Platinum Debit Card	₹200/- plus ST
Pride/Premium Business Debit Card	₹300/- plus ST
Debit Card Replacement Charges	₹200/- plus ST
Duplicate PIN / Regeneration of PIN through Branch	₹50/- plus ST
International Transaction Charges	
Balance enquiry at ATMs	₹25 /- plus ST
ATM Cash withdrawal transactions	(₹100/- min. + 3.5% of Txn. amt.) + ST
Point of Sale (PoS) / eCom transactions <i>(The above charges will not be applicable for members of staff)</i>	3% of transaction amount plus ST
State Bank Prepaid Cards	
Foreign Travel Cards	
Card Issuance Charges	₹105/- plus ST
Load/Reload Charges	₹52/- plus ST
Rupee Prepaid Cards	
Card Issuance Charges	
Gift Card *	₹105/- plus ST
eZ Pay Card	₹105/- plus ST
Smart Payout Card	₹105/- plus ST
Achiever Card for Corporates	₹105/- plus ST
Load/Reload Charges	
eZ Pay Card	₹10/- plus ST **
Gift Card *	-
Smart Payout Card	₹10/- plus ST **
Achiever Card for Corporates	₹10/- plus ST **
<p><i>*Gift Card issuance charges are waived since beginning of launching the product, currently waived till 31-03-2016</i> <i>**Nil load/reload charges through CINB/INB</i></p>	

IMPS Fund Transfer charges through CBS and Mobile Banking Service	
Upto ₹25,000/-	₹5/- plus ST
Above ₹25,000/-and upto ₹1.00 lac	₹5/- plus ST
Above ₹1.00 lac and upto ₹2.00 lacs	₹15/- plus ST
Above ₹2.00 lacs and upto ₹5.00 lacs	₹25/- plus ST
Charges per quarter for Non – Maintenance of Quarterly Average Balance (QAB)/ Minimum Balance	
Current Accounts (For Segments other than SME) (QAB - ₹10,000/-)	₹544/- plus ST
Corporate Salary Package: Reimbursement Current Account	NIL
Current Account (SME) excluding CA of BCs (QAB - ₹10,000/-)	₹750 /- plus ST
For other Current Account (CA) Variant Products	
Power Pack (QAB-₹5,00,000/-)	₹10,000/- + ST
Power Gain (QAB-₹1,00,000/-)	₹6,000/- + ST
Power Base (QAB-₹20,000/-)	₹3,000/- + ST
Sahaj (Min Balance - ₹1,000/-) (Basic banking for business community)	₹300/- + ST
Power POS (QAB ₹5000/-) (For POS a/c)	₹500/- + ST
Power Jyoti (QAB - ₹50,000/-) (Collection a/c)	₹2500/- + ST
Surabhi (Min Balance - ₹10,000/-) (Auto Sweep)	₹750/- + ST
Savings Bank (For Segments other than SME) Penalty for not maintaining Minimum Balance	NIL
Savings Bank (SME) Penalty for not maintaining Minimum Balance of ₹5000/-	₹500/- + ST
Account Closure Charges (Savings Bank/Current Account)	
(a) Within 14 days (Individual & Non-Individual both) for all Segment customers	NIL
(b) Beyond 14 days but upto 6 months	
(i) Individual Accounts for all segments other than SME	₹500/- +ST excluding Basic & Small accounts opened under FI
(ii) Individual Accounts of SME Segment	₹300/- + ST excluding Basic & Small accounts opened under FI
(iii) Company/ Non-Individuals Accounts for all Segments	₹1000/- plus ST

(c) After 6 months but before 12 months		
(i)	Individual Accounts of SME Segment	₹200/- +ST excluding Basic & Small accounts opened under FI
(ii)	Company/ Non-Individuals Accounts for all Segments	₹500/- plus ST
(iii)	Individual Accounts for all segments other than SME	₹300/- +ST excluding Basic & Small accounts opened under FI
For Surabhi Accounts, same charges for closure of accounts of Savings Bank and Current Account of SME Segment will be applicable		
Account Closure Charges (Within 12 months) – Current Account (CA) Variant Products		
Power Pack		₹5,000/- + ST
Power Gain		₹1,000/- + ST
Power Base		₹750/- + ST
Power POS		₹1,000/- + ST
Power Jyoti		₹1,000/- + ST
Sahaj		Nil
Balance Certificate per instance for all segments		₹150/- plus ST
Collection and remittance charges		
(a) Cheque Returned Charges for Cheques drawn on us (for insufficient funds only)		
For SME segment	Upto any amount	₹550/- + ST, irrespective of the amount.
For other segments (other than SME)	(i) Upto ₹ 1,00,000/-	₹300/- + ST
	(ii) Above ₹ 1,00,000/-	₹400/- + ST
(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/- + ST
Cash handling charges for CA/CC for other than P segment customers at Home branch		
For Normal CA (Min. balance ₹10000/-) & Cash Credit A/c.		Free upto 300 pieces (3 packets) of notes of any denomination limited to amount not exceeding ₹50,000/- per day, thereafter, ₹2.50 plus ST per ₹1000/- Min ₹50/- + ST Max ₹20000/- +ST

Power Base (QAB ₹20000/-)		Free upto ₹2.50 lacs per month. Thereafter ₹2.50 +ST per ₹1000/- Min. ₹50/-
Power Gain (QAB ₹100000/-)		Free upto ₹15 lacs per month. Thereafter ₹2.50 per ₹1000/- Min. ₹50/-
Power Pack (QAB ₹ 500000/-)		Free upto ₹60 lacs per month. Thereafter, ₹2.50 + ST per ₹1000/- Min. ₹50/- +ST
No dues certificate for all segments customers		
Priority sector		NIL
Others	Individual	₹100/- + ST
	Firm/Non-Individuals	₹200/- + ST
Solvency certificate for all segments customers		
Commercial/ Non-commercial (per lac)		₹300/-+ ST Minimum ₹1200/-+ ST Maximum ₹18000/-+ ST
Presentation of usance bills per instance		₹ 110/-+ ST
Cash Pick Up (CPU) Charges		
Current Account balances (QAB)	Cash pick up Amount	
(i) Normal current account (Below ₹20000/-)	₹10000 to ₹100 lacs	Agency charges (Actual) to be borne by customer. (CMP charges at card rate only i.e. ₹2/- per ₹1000/-)
(ii) Power Base (QAB ₹ 20000/- to less than ₹1 lac)	₹10000 to ₹10 lacs	Agency charges (Actual) to be borne by customer. (CMP charges at ₹1.80/- per ₹1000/-)
	>₹ 10 lakhs to ₹100 lakhs	Agency charges (Actual) to be borne by customer. CMP charges at card rate only i.e. ₹2/- per ₹1000/-)
(iii) Power Gain (QAB ₹ 1 lac to less than ₹ 5 lacs)	₹10000 to ₹20 lacs	Agency charges (Actual) to be borne by customer. CMP charges at ₹1.50/- per ₹1000/-)
	>₹20 lakhs to ₹100 lakhs	Agency charges (Actual) to be borne by customer. CMP charges at card rate only, i.e. ₹2/- per ₹1000/-)
(iv) Power Pack (QAB ₹ 5 lacs & above)	₹10000 to ₹2 lacs	Agency charges (Actual) to be borne by customer. CMP charges : Free
	>₹ 2 to ₹4 lacs	Agency charges (Actual) to be borne by customer. CMP charges at ₹0.80/- per ₹1000/-)
	>₹4 to ₹6 lacs	Agency charges (Actual) to be borne by customer. CMP charges at ₹1.00/- per ₹1000/-)
	>₹ 6 to ₹10 lacs	Agency charges (Actual) to be borne by customer. CMP charges at ₹1.10/- per ₹1000/-)

	>₹10 to ₹ 20 lacs	Agency charges (Actual) to be borne by customer. CMP charges at ₹1.30/- per ₹1000/-)
	>₹20 to ₹50 lacs	Agency charges (Actual) to be borne by customer. CMP charges at ₹1.50/- per ₹1000/-)
	>₹50 to ₹100 lacs	Agency charges (Actual) to be borne by customer. CMP charges at ₹1.60/- per ₹1000/-)
Processing Fee on Home Loans		0.35% of the loan amount plus ST. Minimum ₹2,000/- plus ST. Maximum ₹10,000/- plus ST.
Processing Fee on Home Top-up Loans		0.35% of the loan amount plus ST. Min. ₹2,000/- + ST Max. ₹10,000/- + ST
Fee on conversion of Term Loan to Maxgain		Flat ₹2,000/- + ST
Demat Service Charges of Depository Participant Centralized Processing Cell (DPCPC)		
(I) Annual Account Maintenance Charges (Non-Individual)		₹800/-.
(II) Transaction Charges		
with POA (applicable for On Market Instructions only).		0.01% (Min. ₹21/- Max. ₹ 300/-).
For instruction submitted through internet.		0.01% of transaction value of each ISIN (Min. ₹21/- Max. ₹ 300/-).
For instruction submitted through Branches.		0.04% of transaction value of each ISIN (Min. ₹ 30/-) Extra Charges of ₹10/- per ISIN for late submission.
For each request form – Dematerialization.		₹ 35/-.
Extra for each certificate – Dematerialization.		₹ 5/-.
Rematerialization (For each request form)		₹35/-plus ₹10/- for every hundred securities or part thereof, or a flat fee of ₹10/-per certificate, whichever is higher.
Pledge- If SSL/SBI is the counter party.		0.02% of Value or Min ₹25/-, whichever is higher (Plus CDSL Charges)
Pledge - If SSL/SBI is not the counter party.		0.04% of Value or Min ₹50/-, whichever is higher (Plus CDSL Charges).

Safe Deposit Lockers: Annual Rent	
Size/ Type/Area	
Small Size : Size A:125 x 175 x 492, Size B:159 x 210 x 492	
Metro & Urban Centres	₹ 1100/- + ST
Semi-urban & Rural	₹ 800/- + ST
Medium Size: Size:C:125X352X492, Size:D:189X263X492, Size:E:159x423x492, Size H1:325X210X492	
Metro & urban Centres	₹ 2800/- + ST
Semi-urban & Rural	₹ 1800/- + ST
Large Size : Size:F:278X352X492, Size:G:189X529X492, Size:H:325x423x492	
Metro & urban Centres	₹ 6000/- + ST
Semi-urban & Rural	₹ 5000/- + ST
Extra-Large Size : Size L:404X529X492, Size:L1:385X529X492	
Metro & urban Centres	₹ 8000/- + ST
Semi-urban & Rural	₹ 7000/- + ST
<u>For Salary Package Accounts:</u> Platinum variant Accounts: 25% concession on locker Rent, Diamond variant Accounts: 15% concession on Locker Rent.	
One Time Locker Registration Charge	₹ 500/-+ ST
Loss of key of the Lockers	₹ 750/-+ ST (in addition to this, actual expenditure incurred for breaking open the locker and changing the lock by manufacturers of lockers will also be charged)
No. of locker visits per year	12 visits per year free, thereafter, ₹ 100/-+ ST per visit
Locker rent overdue charge	
1 st Qtr -	10% of annual rent
2 nd Qtr -	25% of annual rent
3 rd Qtr -	40% of annual rent
1 Year -	50% of annual rent
For more than 1 year -	Locker to be broken
Overdue period is clarified as under: <i>S.I. set up on say, 1st April, 14 for advance rental for the financial year 2014-15, overdue charge @ 10%/25%/40%/50% of annual rent to be levied on 1st July, 2015/1st October, 2015/ 1st January, 2016/1st April, 2016 respectively, if remaining unpaid till that date.</i>	

Safe deposit articles		
One time charge for all kinds of Safe Deposit Articles		₹600/-+ ST
Additional charge for Envelope (p.a.)		₹150/-+ ST
Additional charge for Packet (p.a.)		₹600/-+ ST
Additional charge for Large packet / Box- (max. 100 cms.) p.a.		₹1200/-+ ST
Subject to maximum total dimensions (i.e. Length + width + height) not exceeding 100 cms. If exceeds 100 cms., ₹ 50 per cm + ST (subject to availability of space)		₹50/- per cm + ST
Safe Custody charges		
(a) Scrips (for each scrip)		₹150/-+ ST per scrip. Min.₹300/-+ ST p.a. or part thereof.
(b) Sealed cover (for each cover)		₹300/-+ ST per cover p.a. or part thereof
Account Related charges		
Issue of Multicity Cheque books : Savings Bank		
For PER & AGL Segments	(i) If QAB < 25000	20 Cheque leaves free per year, thereafter, ₹3/- + ST (per leaf)
	(ii) If QAB= & >25000/-	20 Cheque leaves free per year, thereafter, ₹2/- + ST (per leaf)
	(iii) Emergency Cheque request (10 leaves set)	₹ 50/- + ST for cheque book of 10 leaves set
For all CSP Accounts	Irrespective of QAB	Unlimited cheques: Free
	Bulk requirement for payment of EMI to other Banks/FIs/NBFCs	Chargeable as above
For SME Segment	(i) If QAB < 25000	₹3/- + ST (per leaf) (first 20 cheques leaves free)
	(ii) If QAB= & >25000/-	₹2/- + ST (per leaf) (first 20 cheques leaves free)
	(iii) Emergency Cheque request (10 leaves set)	₹3/- + ST (per leaf)
Issue of Multicity Cheque books : Current Account (CA)/ Cash Credit (CC) Account		
All Segments except SME-Segment	(i) Current Account (all segments except SME-Segment)/ CC accounts	40 Cheque leaves free per year, thereafter, ₹2/- + ST (per leaf)
	(ii) Emergency Cheque book (10 leaves set)	₹ 50/- + ST for cheque book of 10 leaves set, ₹ 5 + ST (per leaf)
For Salary Packages:		
Current Re-imburement Account: 50 Multi city cheque leaves free in a year.		
SME-Segment	(i) Current Account / CC accounts	₹2/- + ST (per leaf) (first 50 cheque leaves free)
	(ii) Emergency Cheque book (10 leaves set)	₹3/- + ST (per leaf)
Issue of Passbook		
First Passbook/Continuation of Passbook		NIL

Duplicate passbook (Other than SME)	₹100/-+ST per Passbook with latest balance plus ₹25/- per page for previous entries. Min- ₹100+ST Max- No limit
Duplicate passbook (SME)	With latest balance ₹ 100/-+ ST (₹100/- + ST additional per 40 entries for previous entries)
Statement of account	
Statement of account (First/original): Monthly (For Segments other than SME)	Free
Statement of account (First/original): Monthly (For SME Segment)	Free (For old entries ₹100/- per page of statement)
Duplicate statement (For Segments other than SME)	₹100/- + ST with latest balance plus ₹ 25/- per page for previous entries. Min- ₹100/-+ST Max-No limit
Duplicate statement (SME Segment)	With latest balance ₹ 100/-+ ST ₹100/-+ ST additional per 40 entries for previous entries)
For Salary Packages: (PBBU) Charges waived for Diamond and Platinum variant accounts.	
Stop payment instruction	
SB Accounts (For Segments other than SME)	₹ 50/- + ST per instrument up to 3 leaves Range of Cheque ₹300/- + ST
SB Accounts (SME Segment)	₹ 100/- + ST per instrument up to 3 leaves Range of Cheque ₹250/- + ST
CA/CC (For Segments other than SME)	₹ 100/- + ST per instrument up to 3 leaves Range of Cheque ₹500/- + ST
CA/CC (SME Segment)	₹ 100/- + ST per instrument up to 3 leaves Range of Cheque: ₹250/- + ST
Balance enquiry	NIL
Transfer of accounts (SB and CA) for all Segments per occasion	₹ 100/- + ST
For Salary Packages SB accounts & Reimbursement Current Account: Charges for transfer of accounts have been waived in order to support the new CSP sales architecture in terms of which accounts are supposed to be opened at a single location.	
Cheque/bill deposited with us returned unpaid by others (Local/ Outstation)	
Cheque/bill upto ₹1.00 lacs	₹150/- + ST
Cheque/bill above ₹1.00 lacs	₹250/- + ST

Collection of bills (For all Segments) Proposed by SMEBU	
Upto ₹10000/-	₹150/- + ST
Above ₹10000/-	₹10/-+ ST per ₹1000/- or part thereof Min. ₹150/- + ST Max. ₹13000/- + ST
Collection of Outstation Cheques (inclusive of postage and out of pocket expenses) (For all Segments)	
Upto ₹5,000/-	₹ 25/- + ST
Above ₹5,000/- upto ₹10,000/-	₹ 50/- + ST
Above ₹10,000/- upto ₹1.00 lac	₹ 100/- + ST
Above ₹1.00 lacs upto ₹5.00 lac	₹ 200/- + ST
Above ₹5.00 lacs upto ₹10.00 lac	₹ 225/- + ST
Above ₹10.00 lacs (Maximum)	₹ 250/- + ST
Collection of cheques under Speed Clearing System (inclusive of postage and out of pocket expenses)	
(a) For SB a/c customers	
Upto and Including ₹1.00 lac	NIL
Above ₹1.00 lacs upto ₹5.00 lac	₹175/- + ST
Above ₹5.00 lac upto ₹10.00 lac	₹200/- + ST
Above ₹10.00 lac	₹225/- + ST
For CA and other customers	
Upto and Including ₹1.00 lac	₹20/- + ST
Above ₹1.00 lacs upto ₹5.00 lac	₹175/- + ST
Above ₹5.00 lac upto ₹10.00 lac	₹200/- + ST
Above ₹10.00 lac	₹225/- + ST
Standing instruction(S.I.)/ Equated Monthly Instalment (EMI) (For All Segments)	
Failed S.I. (per S.I.) (Failed SI regarding loan account: Only failed EMI charges will be applicable)	₹250/-+ ST
Setting of S.I. (onetime fee)	₹50/-+ ST
For Salary Packages: Waived.	
Failed EMI (All segment) Excluding Govt. sponsored scheme, per EMI	₹500/-+ ST
Processing of SI (other than Bank transfers)	₹50/-+ ST
Account Keeping Charges per annum	
CA-SME / PB	₹ 550/-+ ST
CC/OD-Limit exceeding ₹25000	₹ 550/-+ ST
<i>No a/c keeping charge for staff accounts/Govt. accounts.</i>	

Per & Agri segment Gold Loan Safe Keeping Charge	
To be charged 30 days after the expiry of the prescribed tenure of gold Loan in Per / Agri segment (Currently 30 months/36 months respectively)	₹ 750/-+ ST
No. of cash deposit transaction in SB A/c- P segment (Excluding Financial Inclusion Accounts)	
First 5 Transactions in a month	NIL
Beyond 5 Transactions in a month (Excluding Alternate channel transactions)	₹ 50/- + ST per Transaction
Cash handling charges for Current Account of P-segment and Savings Bank of all segments at Home branch	Cash deposit upto ₹ 1 lac: NIL Above ₹ 1 lac: ₹10/- + ST per packet (containing 100 notes of same denomination) and ₹0.60 + ST per loose note.
Interest Certificate	
First copy	NIL
Additional copy per certificate	₹ 150/-+ ST
Signature verification per instance	₹ 150/-+ ST
Postal charges	
(a) Ordinary	Actual expenditure (Minimum ₹ 20/- +ST)
(b) Registered Post/Speed Post/ Courier	Actual expenditure (Minimum ₹ 50/- +ST)
Photo attestation charges per instance	₹ 150/-+ ST
Record - Copy of the cheque per instance	₹ 150/-+ ST
Enquiries relating to old records (beyond 12 months old) per item	
For Accounts other than SME Accounts	₹ 150/-+ ST per item upto 2 years and thereafter, additional ₹ 100/-+ ST per additional year.
For SME Accounts	₹ 150/-+ ST per item upto 2 years and thereafter, additional ₹ 200/- + ST per additional year.
ATM card/ KIT returned by courier due to wrong address	₹ 100/-+ ST
Allowing operations through Power of Attorney/Mandate	₹ 500/-+ ST for Individual ₹ 1000/-+ ST for Non-Individual

PERSONAL SEGMENT ADVANCE RELATED SERVICE CHARGES		
Processing Charges for Auto Loans		
Car Loan	SBI Car Loan	0.50% of loan amount +ST
	NRI Car Loan Scheme	Min: ₹ 950.00 +ST Max ₹9100.00 +ST
	Combo Loan Scheme	
	TATA NANO Youth Car Loan Scheme	0.50% of loan amount +ST Min: ₹900.00+ST
	Certified Pre owned Loan Scheme	0.50% of loan amount +ST Min: ₹450.00 +ST Max: ₹9100.00 +ST
	Used Car Loan Scheme	
	Loyalty Car Loan Scheme	0.25% of loan amount +ST Min: ₹450.00 +ST Max: ₹4500.00 +ST
Two-wheeler Loan	Two-wheeler Loan	1.25% of loan amount +ST Min: ₹ 250.00 +ST Max: ₹ 500.00 +ST
	Super Bike Loan Scheme	2.00% of loan amount +ST Min: ₹ 5400/- + ST Max: ₹ 17800/- + ST
Processing Charges for other 'P' Segment Loans		
Xpress Credit		1.00% of Loan Amount+ ST
Saral	(a) If credit score is 60 or above	2.00% of Loan Amount + ST
	(b) If credit score is 50 to 60	3.00% of Loan Amount + ST
SBI Career Loan		0.50% of Loan amt. + ST
Loans to Emp. to purchase of ESOPs of their own Company		₹2000 per application + ST
Equity Plus		₹2000 per application + ST
Festival Loan		1.00% of Loan Amount + ST
Loan against Mortgage of Immovable Property		1.80% of Loan Amount + ST Max. ₹45330/-+ ST
Rent Plus		1.80% of Loan Amount+ ST Max. ₹90660/-+ ST
Gold Loan		
(i) For BIS Hallmarked Jewellery/ Ornaments and specially minted Gold Coins sold by Banks.		0.50% of Loan amt. + ST Min. ₹ 250/-+ ST Max. ₹ 500/-+ ST
(ii) For Non Hallmarked Jewellery/Ornaments		
(a) For loan upto ₹25000/-		₹250 + ST per appln.
(b) For loan above ₹25000/-		0.50% of Loan amt. + ST or ₹500/- + ST whichever, is higher

Loan against Demat Units of Open Ended Schemes of SBI Mutual fund	1.00% of Loan Amount+ ST
Loans for application to IPOs	
(a) For 1 st Application	₹500/- + ST per appln.
(b) For 2 nd & 3 rd Application	₹100/- + ST per appln.
(b) After 3 loans	Nil
Advances against RBI Relief Bond	1.00% of Loan Amount + ST
Loan against the units of SBI Debt Fund Series (SDFS)	0.5% of Loan Amount + ST Min. ₹ 100/-+ ST
Loan to Pensioners: One time processing charge	0.50% of the loan amount. Min. ₹500/- +ST
Issue of IOIs (Drafts, Bankers' Cheques, etc.) through Online(INB) requests	
Upto ₹5000/-	₹25/-(incl. ST)
₹5001/- to ₹10000/-	₹50/-(incl. ST)
₹10001/- to ₹100000/-	₹5/- per thousand or part thereof. Min. ₹55/-(incl. ST)
Above ₹100000/- to ₹500000/- *(IOIs upto Maximum ₹500000/- issued through INB)	₹4/-(incl. ST) per thousand or part thereof. Min. ₹505/-(incl. ST) *Max.₹2000/-(incl. ST)
Courier charges for delivery of IOIs	₹50/- +ST
IMPS Fund Transfer charges through INB	
Upto ₹100000/-	₹5/- + ST per transaction
Above ₹100000/- to ₹200000/- (Transfer Limit was increased from ₹50000/- to ₹200000/- wef 26.12.2014)	₹15/- +ST per transaction
<i>Proposed charges are not applicable for the members of staff.</i>	
Card based (Debit Cards and SME Insta Deposit Cards) and Cardless Transactions through CDMs/Cash Recyclers/ Cash Points	
Deposit through Debit Card (Card Linked Account) for P-Segment	NIL
Deposit through Debit Card (Third Party Account)	₹22/- plus ST
Cardless Transaction	₹22/- plus ST
SME Insta Deposit Card/Business Debit Card	₹22/- plus ST
<i>Per transaction limit in CDMs for Debit cards and SME Insta Deposit Cards to be increased to ₹ 2 lacs per transaction from the existing transaction limit of ₹ 49,900/-.</i>	

ATM Charges		
Transaction decline due to insufficient balance (per transaction)		₹ 20/- plus ST
Cardless Cash withdrawal at ATMs		₹ 22/- plus ST
Phone Banking Service Charges		
Request for Account Statement	Physical delivery	₹ 44/- plus ST
	Via email	NIL
Interest Certificate (Deposit/Home Loan /Education Loan)	Physical delivery	₹ 44/- plus ST
	Via email	NIL
Information on TDS details	Physical delivery	₹ 44/- plus ST
	Via email	NIL
Self-generation of ATM PIN through ATM/INB/Contact Centre		NIL
IRCTC Fee(on SBI Payment gateway)		₹10/- plus ST
SMS Alert charges per quarter from Debit Card holders who maintain average quarterly balance of ₹ 25000/- & below during the quarter.		₹15/- (incl. ST)
Issue of IOI (Demand drafts/ Bankers' cheque) for all segments		
Upto ₹ 5,000/-		₹25/- (incl. ST)
Above ₹ 5,000/- upto ₹ 10,000/-		₹ 50/- (incl. ST)
Above ₹ 10,000/- upto ₹ 1,00,000/-		₹5/- (incl. ST) per ₹1000/- or part thereof (Min.₹55/-incl.ST)
Above ₹ 1,00,000/-		₹ 4/- (incl. ST) per ₹1000/- or part thereof Min.₹505/-incl.ST Max.₹15000/-incl. ST
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.		
Revalidation/Cancellation & issuance of duplicate IOI (Draft/B.Ch) per instance		₹ 100/-+ ST


Inter-Core Charges/Charges for Transactions at Non-Home Branches	
Inter-Core Charges for Transfer transaction between SBI branches Local/Outstation branches.	NIL
Cash Handling Charges for cash Transactions at Non-Home Branches	
'P' Segment Cash Deposit Max. ₹25,000/- per day	₹ 2/- + ST per ₹1000/- Min ₹50/- + ST
'SME' Segment Cash Deposits Max. ₹ 2, 00,000/- per day.	
'P' Segment Cash withdrawal (self only) Max. ₹50,000/- per day	Free
'SME' Segment Cash Withdrawal (self only) Max. ₹1, 00,000/- per day.	Upto ₹50,000/- Free Above ₹50,000/- and upto ₹1,00,000/- ₹2/- +ST per ₹ 1000/- Min ₹50/- +ST per transaction
Note: i. Charges are to be recovered from the account where the credit is afforded. However, no recovery shall be effected from the accounts of Vishesh Customers and holders of Savings Plus and Premium Savings Accounts. ii. Charges recovered are to be credited to the branch which puts through the transactions. iii. Circles have the discretion to reduce the maximum cash withdrawal limit per non-home transaction at non-branch branches. iv. Non-home transactions will be allowed to be conducted without any service charges from all Staff/SBI Pensioners and Staff of Associates.	
NEFT/ RTGS CHARGES	
NEFT (Transaction Slab)	
Upto ₹10,000/-	₹2.50 + ST
Above ₹10,000/- and upto ₹1.00 lac	₹5/- + ST
Above ₹1.00 lac and upto ₹2.00 lacs	₹15/- + ST
Above ₹2.00 lacs	₹25/- + ST

RTGS Customer Transactions/ Inter-Bank Transactions		
Transaction Slab	Time of settlement at RBI	
₹2.00 lacs to ₹5.00 lacs	08.00 Hours to 12.00 Hours	₹25/- + ST
	After 12.00 Hours to 15.30 Hours	
	After 15.30 Hours to 16.30 Hours For Inter Bank- 15.30 Hours to 19.45 Hours	
Above ₹5.00 lacs	08.00 Hours to 12.00 Hours	₹50/- + ST
	After 12.00 Hours to 15.30 Hours	
	After 15.30 Hours to 16.30 Hours For Inter Bank- 15.30 Hours to 19.45 Hours	
Note: i) In case of NEFT/RTGS charges, no additional charges such as Courier charges, out of pocket expenses etc., need to be levied from the customers. ii) The charges are applicable only to transactions originated and payable within India.		
National Automated Clearing House (NACH) Mandate Charges		
One time Mandate Authorisation Charges per mandate		₹50/- + ST
Failed Mandate		₹250/- + ST

Transactions based charges (by PBBU) & ATM related transactions (by Alternate Channels Department)

AVERAGE MONTHLY BALANCE Savings Bank Transactions Charge : Charges based on number of Transactions	MONTHLY LIMIT ON NUMBER OF DEBIT TRANSACTIONS		MONTHLY LIMIT ON NUMBER OF FREE ATM TRANSACTIONS (BOTH FINANCIAL AND NON-FINANCIAL TRANSACTIONS)		
	BRANCH#	Internet /Mobile Banking # **	Other Banks' ATMs @		Our ATMs (SBG)
			In 6 Metro Centres \$	Other Centres	Any Centre#
< ₹ 1000	4	20	3	5	5
>₹ 1000 upto ₹ 25,000	4	40	3	5	5
>₹ 25,000 upto ₹ 50,000	10	free	3	5	Unlimited
>₹50,000 upto ₹ 1,00,000	15	free	3	5	Unlimited
> 1,00,000	No limit		Unlimited	Unlimited	Unlimited
Charges for financial trxn beyond the set limit (₹ per trxn)	₹20/-	₹5/-	₹20/- *	₹20/- *	₹5/- *
Service Tax presently @ 14.5 %	₹3/-	₹1/-	₹3/-	₹3/-	₹1/-
Applicable Revised Charges	₹23/-	₹6/-	₹23/- *	₹23/- *	₹6/- *
Charges for non-financial trxn beyond the set limit (₹ per trxn)*	-	-	₹8/-	₹8/-	₹5/-
Service Tax presently @ 14.5 %	-	-	₹1/-	₹1/-	₹1/-
Applicable Revised Charges			₹9/-	₹9/-	₹6/-

\$ Namely, Mumbai, New Delhi, Chennai, Kolkata, Bangalore and Hyderabad
 @This charge will not be applicable to small/no frill/Basic Savings Bank Deposit Account holders. These customers will continue to get 5 free transactions, irrespective of the centre, as hitherto.
 *Charges applicable from 1st November, 2014.
 #Staff exempted from this charge.
 ** S.I. fed through INB/Mobile Banking are excluded from this limit.

 One way inter-changeability allowed between branch transaction and ATM transaction. It means a customer will be allowed 9 free transactions at our Group ATMs if he does not visit the branch at all during a month or 8 free ATM transactions if he visits the branch once and so on.