

**Proposed charges will be applicable w.e.f. 01/06/2016**

**SMEBU: Cash Handling charges for CA/CC (for other than P segment) at Home/Non-Home Branches**

Sl. No.	Description of Service Charge	Proposed Charges for Home & Non-Home Branches
1.	<b>Normal Current Account (Min Balance Rs 10,000/-) and Cash Credit Account</b>	i) Upto Rs.25,000/- per day : Free ii) Beyond Rs.25000/- per day : Rs.0.75 paise per Rs.1000/- +ST Minimum Rs.50/- +ST Maximum Rs.20000/- +ST  Maximum Limit for deposit of cash at Non Home branch is Rs.2 lakhs per day. Thereafter, Branch Manager of Non-home branch is vested with the powers to accept more cash.
2.	<b>Power Gain (QAB Rs.200000/-)</b>	Deposit of cash upto Rs.15 lacs per month: Free Thereafter, Rs.0.75 paise per Rs.1000/- +ST Minimum Rs.50/- +ST Maximum Rs.20000/- +ST  Maximum Limit for deposit of cash at Non Home branch is Rs.2 lakhs per day <b>with a maximum of Rs.15 lacs per month (Free)</b> . Thereafter, Branch Manager of Non-home branch is vested with the powers to accept more cash.
3.	<b>Power Pack (QAB Rs.500000/-)</b>	Free upto Rs.60 lacs per month or 12 times of last quarter balance whichever is higher Thereafter Rs.0.75 paise per Rs.1000/- +ST Minimum Rs.50/- +ST Maximum Rs.20000/- +ST  Maximum Limit for deposit of cash at Non Home branch is Rs.2 lakhs per day <b>with a maximum of Rs.60 lacs per month or 12 times of last quarter balance whichever is higher (Free)</b> . Thereafter, Branch Manager of Non-home branch is vested with the powers to accept more cash.

**PBBU: Cash Handling charges for Current Accounts of P segment and Savings Bank of all segments  
at Home/Non-Home Branches**

Sl. No.	Description of Service Charge	Proposed Charges for Home & Non-Home Branches
1.	Cash handling charges for Current Account of P-segment and Savings Bank of all segments	Cash Deposit up to Rs.50,000/- per day - Free  Above Rs.50,000/- for the full amount- Rs.0.30 per 1000/- + ST  Maximum Deposit of cash at Non-Home Branch: Rs.25,000/- per day
2.	No. of cash Deposit transactions in SB A/c- P segment (Excluding Financial Inclusion Accounts)	(i) 3 Transactions in a month: NIL  (ii) Beyond 3 Transactions in a month (Excluding Alternate channel transactions) : Rs. 50/- + ST per Transaction
<p>Note:</p> <ul style="list-style-type: none"> <li>i. Charges recovered are to be credited to the branch which puts through the transactions.</li> <li>ii. Circles have the discretion to reduce the maximum cash withdrawal limit per non-home transaction at non-chest branches.</li> <li>iii. Non-home transactions will be allowed to be conducted without any service charges from all Staff/SBI Pensioners and Staff of Associates.</li> </ul>		

**ACCOUNT RELATED CHARGES FOR SENIOR CITIZEN**

Sl. No.	Description of Service Charge	Proposed changes
3.	Issue of Multi City Cheque books : Savings Bank (For All Segments customers)	(i) If QAB < 25000/-
		(ii) If QAB= &>25000/-
		<b>50</b> cheque leaves free per year, thereafter Rs.3/- + ST (per leaf)
		<b>50</b> cheque leaves free per year, thereafter Rs.2/- + ST (per leaf)

**PBBU: Modifications/additions proposed for waiver of charges for Salary Packages**

SI No.	Features	Proposed recommendations
4.	(i) Concession in service Charges on issue of drafts for all Salary Packages	a) Waiver of charges for issue of Demand Draft to Salary Package account holder. b) Removal of restrictions on the number of free drafts and cap on the maximum 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) The concession mentioned in a) to c) above, to be available also for issue of Drafts through Alternate Channels. e) Courier charges as applicable will be recovered.
	(ii) No. of Free Transactions at Branches/ INB/ Mobile Banking/ ATMs for all Salary Packages	<b>a) Branch Transactions:</b> No change <b>b) INB/Mobile Transactions:</b> Unlimited free transactions irrespective of the variants of Salary Account. <b>c) ATM Transactions:</b> <b>SBG ATMs:</b> Unlimited Free Transactions irrespective of variants of Salary Account <b>Other Bank ATMs:</b> Unlimited free transactions (irrespective of Metro/Non Metro locations) for all variants.
	(iii) State Government Salary Package: Service Charges on NEFT/RTGS Txns.	a) Waiver of service charges for NEFT/RTGS transactions as under:  <b>Through Online Channel: All variants</b>  <b>Through Branch Channel:</b> Waived only for Diamond and Platinum variants

**CS & NB: Reduction in normal charges of NEFT/RTGS Transactions done through Net Banking**

Sl. No.	Description of Service Charge	Proposed Charges for INB Channel excluding Service Tax	
1.	<b>NEFT Transactions</b>	Upto Rs.10000/-	Rs.2.00
		From Rs.10001 to Rs.1 lac	Rs.4.00
		Above Rs.1 lac to Rs.2 lac	Rs.12.00
		Above Rs.2 lac	Rs.20.00
2.	<b>RTGS Transactions</b>	From Rs.2 lac to Rs.5 lac	Rs.25.00
		Above Rs.5 lac	Rs.45.00

**Service charges for fund transfer through State Bank Buddy**

Sl.No.	Description of Service Charge	Proposed Charges
1.	<b>Service charges for fund transfer through Mobile Wallet: State Bank Buddy to Bank Account</b>	3% + Service Tax on transfer from Buddy to Bank Account using IMPS (combination of mobile number and MMID or Account Number and IFSC) except transfer to A/Cs by DBT customers