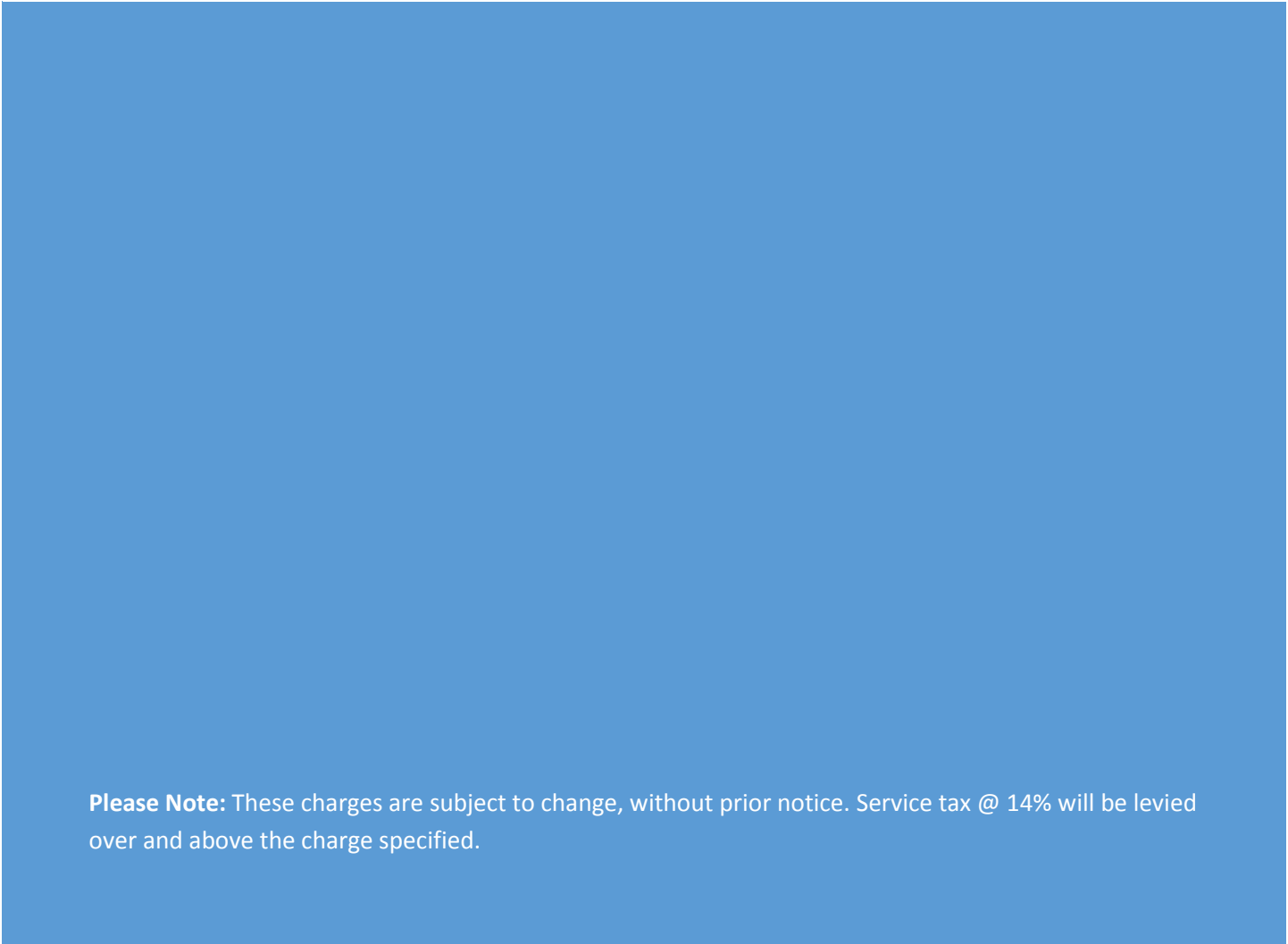




# SERVICE CHARGES FOR NRI ACCOUNTS



**Please Note:** These charges are subject to change, without prior notice. Service tax @ 14% will be levied over and above the charge specified.

## General charges

Pass book issuance	Nil
Duplicate Pass book / Statement issuance	<ul style="list-style-type: none"> <li>• <b>For savings bank account:</b> Rs. 100/- with latest balance. Additional Rs. 100/- per 40 entries, for previous entries.</li> <li>• <b>Monthly Statement of Current Account/CC Account:</b> Nil</li> </ul>
Balance enquiry	Nil
Setting up of Standing Instruction (SI) including SI for other than Bank transfer	Rs. 50/-
Processing of SI (other than Bank transfers)	Rs. 25/- + remittance charges + postage
Non Maintenance of Quarterly Average Balance (QAB) on Savings Bank account	Nil
Non Maintenance of Quarterly Average Balance (QAB) on Current account	Rs. 625/- per quarter
Account Keeping Charges on Current account	Rs. 550/- per annum
Monthly Limit on number of Debit transactions executed in Branch (for Savings Bank account)	<ul style="list-style-type: none"> <li>• <b>For Average Monthly Balance &lt; Rs. 1000:</b> 4</li> <li>• <b>For Average Monthly Balance &gt; Rs. 1000 and up to Rs. 25,000:</b> 4</li> <li>• <b>For Average Monthly Balance &gt; Rs. 25,000 and up to Rs. 50,000:</b> 10</li> <li>• <b>For Average Monthly Balance &gt; Rs. 50,000 and up to Rs. 1,00,000:</b> 15</li> <li>• <b>For Average Monthly Balance &gt; Rs. 1,00,000:</b> No Limit</li> </ul> <p><b>Charges for transactions beyond the above mentioned limit:</b> Rs. 20/-</p>

<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"> <li>• <b>For Average Monthly Balance &lt; Rs. 1000:</b> 20</li> <li>• <b>For Average Monthly Balance &gt; Rs. 1000 and up to Rs. 25,000:</b> 40</li> <li>• <b>For Average Monthly Balance &gt; Rs. 25,000 :</b> No Limit</li> </ul> <p><b>Charges for transactions beyond the above mentioned limit:</b> Rs. 5/-</p>
Account closure	<ul style="list-style-type: none"> <li>• <b>Within 14 days:</b> Nil</li> <li>• <b>Beyond 14 days and up to 6 months:</b> Rs. 300/- (individual), Rs. 1019/-(company)</li> <li>• <b>After 6 months but before 12 months:</b> Rs. 200/- (individual), Rs. 509/- (Non-Individual)</li> </ul>
Transfer of account	Rs. 100/- (inclusive of postal charges)
Signature verification	Rs. 150/- per instance
Balance Certificate	Rs. 150/- per certificate
Interest Certificate	<ul style="list-style-type: none"> <li>• <b>First Certificate:</b> Nil</li> <li>• <b>Afterwards:</b> Rs. 150/- per certificate</li> </ul>
No dues certificate	Rs. 100/- per certificate
Photo Attestation charges	Rs. 150/-
Record – copy of the cheque	Rs. 150/-
Enquiries relating to old records (more than 12 months)	Rs. 102/- per item
Postal charges in India	<ul style="list-style-type: none"> <li>• <b>Through Ordinary Post:</b> Rs. 18/-</li> <li>• <b>Through Registered / Speed post / courier:</b> Rs. 45/-</li> </ul>
Failed Standing Instruction (SI)	Rs. 225/- per SI
Failed EMI charges	Rs. 500/- per EMI
Allowing operations through Power of Attorney	Rs. 509/-
Charges for excess debit entries in savings bank account (other than transactions done through alternate channels or SBI ATMs).	Rs. 5/- per entry (If debit entries exceeds 30 in a half year)
ECS Debit Returning Charges	Rs. 112/-

All KYC deficient accounts (excluding inoperative accounts) after giving 2/ 3 notices to the concerned customer to comply KYC norms.	Rs. 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"> <li>• <b>First 5 transactions in a month:</b> Nil</li> <li>• <b>Afterwards:</b> Rs 50/- per transaction</li> </ul>
Cash handling charges for SB / CA accounts	<ul style="list-style-type: none"> <li>• <b>Up to 1 bundle:</b> Nil</li> <li>• <b>More than one bundle:</b> <ul style="list-style-type: none"> <li>○ Rs. 0.60 per loose note</li> <li>○ Rs. 10/- per packet containing 100 notes / bills of same denomination</li> </ul> </li> </ul>
Deposit of cash at non-home branch	<ul style="list-style-type: none"> <li>• Nil, if deposit is of Rs. 25,000/- per day</li> <li>• If deposit is above Rs. 25,000/-, then Rs. 2/- per Rs. 1000/- with minimum of Rs. 50/- per transaction</li> </ul>
Encashment of cheque at non-home branch	<ul style="list-style-type: none"> <li>• Nil, if encashment is of Rs. 50,000/- per day</li> <li>• If encashment is above Rs. 50,000/-, then Rs. 2/- per Rs. 1000/-</li> </ul>
NEFT	<ul style="list-style-type: none"> <li>• <b>For value up to Rs. 10,000/-:</b> Rs. 2.5/-</li> <li>• <b>For value up to Rs. 1 lac:</b> Rs. 5/-</li> <li>• <b>For value above Rs. 1lac &amp; up to Rs. 2 lacs:</b> Rs. 15/-</li> <li>• <b>For value above Rs. 2 lacs:</b> Rs. 25/-</li> </ul>
<b>RTGS</b>	
<b>Time of settlement at the RBI</b>	<b>Charges as per transaction amount</b>
09:00 to 12:00 hours	<ul style="list-style-type: none"> <li>• <b>For value of Rs. 2 lacs &amp; up to Rs. 5 lacs:</b> Rs. 25/-</li> <li>• <b>For value above Rs. 5 lacs:</b> Rs. 51/-</li> </ul>

After 12:00 to 15:30 hours	<ul style="list-style-type: none"> <li>• <b>For value of Rs. 2 lacs &amp; up to Rs. 5 lacs:</b> Rs. 26/-</li> <li>• <b>For value above Rs. 5 lacs:</b> Rs. 52/-</li> </ul>
After 15:30 to 16:30 hours (on week days)	<ul style="list-style-type: none"> <li>• <b>For value of Rs. 2 lacs &amp; up to Rs. 5 lacs:</b> Rs. 31/-</li> <li>• <b>For value above Rs. 5 lacs:</b> Rs. 56/-</li> </ul>

### *Cheque Book & Demand Draft related charges*

Cheque Book for savings bank (SB) account with Quarterly Average Balance (QAB) less than Rs. 25,000/- as on previous quarter end	<ul style="list-style-type: none"> <li>• <b>Rs. 3/- per cheque leaf (First 20 leaves free)</b></li> <li>• <b>Rs. 3/- per leaf for emergency Cheque request (10 leaves set)</b></li> </ul>
Cheque Book for savings bank (SB) account with Quarterly Average Balance (QAB) of Rs. 25,000/- or above as on previous quarter end	<ul style="list-style-type: none"> <li>• <b>Rs. 2/- per cheque leaf (First 20 leaves free)</b></li> <li>• <b>Rs. 3/- per leaf for emergency Cheque request (10 leaves set)</b></li> </ul>
Cheque Book for current account	<ul style="list-style-type: none"> <li>• <b>Rs. 2/- per cheque leaf (First 50 leaves free)</b></li> <li>• <b>Rs. 3/- per leaf for emergency Cheque request (10 leaves set)</b></li> </ul>
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"> <li>• <b>Rs. 225/- + Out of pocket expenses (if any) for cheque up to Rs. 1 lac</b></li> <li>• <b>Rs. 350/- + Out of pocket expenses (if any) for cheque above Rs. 1 lac</b></li> </ul>
Cheque return charges-cheque drawn on us (for technical reason, other than link/system/power failure)	<b>Rs. 76/- + other Bank's charges</b>
Cheque Stop payment (For Savings Bank (SB) account)	<ul style="list-style-type: none"> <li>• <b>Per instrument up to 3 leaves:</b> Rs. 51/-</li> <li>• <b>For range of Cheques:</b> Rs. 204/-</li> </ul>
Cheque Stop payment (For Current account (CA))	<ul style="list-style-type: none"> <li>• <b>Per instrument up to 3 leaves:</b> Rs. 100/-</li> <li>• <b>For range of Cheques:</b> Rs. 200/-</li> </ul>

Issuance of Demand Draft / Bankers' Cheque through Retail Internet Banking	<ul style="list-style-type: none"> <li>• <b>For value up to Rs. 5,000/-:</b> Rs. 10/-</li> <li>• <b>For value above Rs. 5,000/- &amp; up to Rs.10,000/-:</b> Rs. 50/-</li> <li>• <b>For value above Rs. 10,000/- &amp; up to Rs. 1 lac:</b> Rs. 5/- per thousand or part thereof, with minimum of Rs. 55/-</li> <li>• <b>For value above Rs. 1 lac &amp; up to Rs. 5 lacs:</b> Rs. 4/- per thousand or part thereof, with minimum of Rs. 404/- and maximum of Rs. 15000/-</li> </ul> <p>Cash Handling charges will over and above, if in case of cash transaction</p>
Revalidation / cancellation of drafts / Bankers' cheque	Rs. 100/-
Issuance of duplicate demand draft / Bankers' cheque	Rs. 102/-
Collection of Outstation Cheques (Inclusive of postage and out of pocket expenses)	<ul style="list-style-type: none"> <li>• <b>For value up to Rs. 5,000/-:</b> Rs. 28/-</li> <li>• <b>For value above Rs. 5,000/- &amp; up to Rs. 10,000/-:</b> Rs. 56/-</li> <li>• <b>For value above Rs. 10,000/- &amp; up to Rs. 1 lac:</b> Rs. 112/-</li> <li>• <b>For value above Rs. 1 lacs &amp; up to Rs. 5 lacs:</b> Rs. 225/-</li> <li>• <b>For value above Rs. 5 lacs &amp; up to Rs. 10 lacs:</b> Rs. 253/-</li> <li>• <b>For value above Rs. 10 lacs:</b> Rs. 281/- (Maximum)</li> </ul>
Demand Draft Purchase (Outstation cheque)	<ul style="list-style-type: none"> <li>• <b>For collection:</b> Interest @ 50 paise % + collection charges + out of pocket expenses</li> <li>• <b>If cheque returned unpaid:</b> Interest @ 16% p.a. after adjusting the amount collected @ 50 paise %</li> </ul>
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"> <li>• <b>For value up to Rs. 1 lac:</b> Nil</li> <li>• <b>For value above Rs. 1 lac &amp; up to Rs. 5 lacs:</b> Rs. 197/-</li> <li>• <b>For value above Rs. 5 lacs &amp; up to Rs. 10 lacs:</b> Rs. 225/-</li> <li>• <b>For value above Rs. 10 lacs:</b> Rs. 253/-</li> </ul>

Collection of cheques under Speed Clearing System for current accounts (inclusive of postage and out of pocket expenses)	<ul style="list-style-type: none"> <li>• <b>For value up to Rs. 1 lac:</b> Rs. 22/-</li> <li>• <b>For value above Rs. 1 lac &amp; up to Rs. 5 lacs:</b> Rs. 197/-</li> <li>• <b>For value above Rs. 5 lacs up to Rs. 10 lacs:</b> Rs.225/-</li> <li>• <b>For value above Rs. 10 lacs:</b> Rs. 253/-</li> </ul>
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	Presently, there are no issuance charges for NRI Family Card. However, charge amounting to Rs. 102/- (inclusive of service tax) will be applicable on cards issued from 01 <sup>st</sup> April 2015.
Top up / Reloading Charge	Rs.10 (inclusive of service tax) will be charged per instance
Replacement Card/ Duplicate Pin	Rs. 102/-
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"> <li>• <b>Financial Transaction:</b> Rs. 20/- per transaction</li> <li>• <b>Non-Financial Transaction:</b> Rs. 9/- per transaction</li> </ul>

### Foreign remittance (Forex) related charges

<b>Inward remittance to India</b>	
Funds transfer through SWIFT / Wire Transfer mechanism	Rs. 25/-
SBI Express Remit UK	Rs. 250/- + any one from the below as per the case applicable:- <ul style="list-style-type: none"> <li>● <b>For amount between GBP 5 – GBP 500:</b> <ul style="list-style-type: none"> <li>○ For direct credit: Nil</li> <li>○ For credit to other banks through NEFT/ RTGS: Rs.100/-</li> </ul> </li> <li>● <b>For amount above GBP 500:</b> <ul style="list-style-type: none"> <li>○ For direct credit: Nil</li> <li>○ For credit to other banks through NEFT/ RTGS: Nil</li> </ul> </li> </ul>
SBI Express Remit Canada	Rs. 250/- + any one from the below as per the case applicable:- <ul style="list-style-type: none"> <li>● <b>For amount up to equivalent of CAD 500:</b> <ul style="list-style-type: none"> <li>○ For direct credit: Nil</li> <li>○ For credit to other banks through NEFT/ RTGS: Rs.6 /-</li> </ul> </li> <li>● <b>For amount above equivalent of CAD 500:</b> <ul style="list-style-type: none"> <li>○ Fee for direct credit: Nil</li> <li>○ For credit to other banks through NEFT/ RTGS: Nil</li> </ul> </li> </ul>
SBI Express Worldwide	Rs. 250/- + any one from the below as per the case applicable:- <ul style="list-style-type: none"> <li>● <b>For amount up to equivalent of USD 500:</b> <ul style="list-style-type: none"> <li>○ For direct credit: Nil</li> <li>○ For credit to other banks through NEFT/ RTGS: Rs.6 /-</li> </ul> </li> <li>● <b>For amount above equivalent of USD 500:</b> <ul style="list-style-type: none"> <li>○ Fee for direct credit: Nil</li> <li>○ For credit to other banks through NEFT/ RTGS: Nil</li> </ul> </li> </ul>
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+ Rs. 100/-
For collection of clean instruments (foreign currency cheque, draft etc.) sent abroad for collection	0.30% of the amount, with minimum of Rs. 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	<ul style="list-style-type: none"> <li>• <b>For remittance in USD or GBP up to Rs. 10 lacs equivalent:</b> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th style="text-align: center;">Charges to be borne by</th> <th style="text-align: center;">For remittances in USD</th> <th style="text-align: center;">For remittances in GBP</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><b>Remitter / Beneficiary</b></td> <td style="text-align: center;">USD 11.25</td> <td style="text-align: center;">GBP 10</td> </tr> <tr> <td style="text-align: center;"><b>Guaranteed</b></td> <td style="text-align: center;">USD 20</td> <td style="text-align: center;">GBP 12</td> </tr> </tbody> </table> <p style="margin-left: 20px;">*Beneficiary Bank may levy charges as per their charge structure.            #No charges will be levied by Beneficiary Bank.</p> </li> <li>• <b>In all other cases:</b> Actual out of pocket expense i.e. postage, courier &amp; telegram charges</li> </ul>	Charges to be borne by	For remittances in USD	For remittances in GBP	<b>Remitter / Beneficiary</b>	USD 11.25	GBP 10	<b>Guaranteed</b>	USD 20	GBP 12
Charges to be borne by	For remittances in USD	For remittances in GBP								
<b>Remitter / Beneficiary</b>	USD 11.25	GBP 10								
<b>Guaranteed</b>	USD 20	GBP 12								

Foreign currency outward remittances from NRO account through SWIFT / Wire Transfer mechanism	<ul style="list-style-type: none"> <li>For remittance in USD or GBP up to Rs. 10 lacs equivalent:           <table border="1" data-bbox="760 310 1333 548"> <thead> <tr> <th>Charges to be borne by</th> <th>For remittances in USD</th> <th>For remittances in GBP</th> </tr> </thead> <tbody> <tr> <td>Remitter / Beneficiary*</td> <td>USD 11.25</td> <td>GBP 10</td> </tr> <tr> <td>Guaranteed#</td> <td>USD 20</td> <td>GBP 12</td> </tr> </tbody> </table> <p>*Beneficiary Bank may levy charges as per their charge structure.            #No charges will be levied by Beneficiary Bank.</p> </li> <li>In all other cases: Rs. 100 + Actual out of pocket expense i.e. postage, courier &amp; telegram charges</li> </ul>	Charges to be borne by	For remittances in USD	For remittances in GBP	Remitter / Beneficiary*	USD 11.25	GBP 10	Guaranteed#	USD 20	GBP 12
Charges to be borne by	For remittances in USD	For remittances in GBP								
Remitter / Beneficiary*	USD 11.25	GBP 10								
Guaranteed#	USD 20	GBP 12								
Rupee outward remittance	0.125% of the remittance amount, with minimum of Rs. 125/-									
Commission on foreign currency travellers cheques	0.25% of amount of travellers cheques									

### Safe custody charges

Scrips (for each scrip)	Rs. 150/- per scrip. Minimum Rs. 300/- p.a. or part thereof
Sealed cover (for each cover)	Rs. 150/- per scrip. Minimum Rs. 300/- p.a. or part thereof
Bank's own deposit receipt	Nil
Safe deposit articles	<ul style="list-style-type: none"> <li>One time charges: Rs. 550/-</li> <li>Additional charges (any one of the following):           <ul style="list-style-type: none"> <li>Envelop - Rs. 125/- p.a.</li> <li>Packet - Rs. 550/- p.a.</li> <li>Large packet / Box – Rs. 1100/- p.a. (100 cm- max)</li> <li>Beyond that - Rs. 50/- per cm</li> </ul> </li> </ul>

### *Safe deposit locker charges*

Locker registration charges	Rs. 509/-
Number of locker visits	<ul style="list-style-type: none"> <li>• <b>First 12 visits per year:</b> Nil</li> <li>• <b>For every additional visit:</b> Rs. 100/-</li> </ul>
Loss of the locker key	Rs. 750/- + 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"> <li>• <b>1<sup>st</sup> Quarter:</b> 10% of annual rent</li> <li>• <b>2<sup>nd</sup> Quarter:</b> 25% of annual rent</li> <li>• <b>3<sup>rd</sup> Quarter:</b> 40% of annual rent</li> <li>• <b>1 year:</b> 50% of annual rent</li> </ul>
<b>Types of lockers &amp; charges</b>	
<b>Small</b> <ul style="list-style-type: none"> <li>• Size A: 125 X 175 x 492</li> <li>• Size B: 159 X 210 X 492</li> </ul>	<ul style="list-style-type: none"> <li>• <b>In Metro &amp; Urban branches:</b> Rs. 979/-</li> <li>• <b>In Semi-Urban &amp; Rural branches:</b> Rs. 756/-</li> </ul>
<b>Medium</b> <ul style="list-style-type: none"> <li>• Size C: 125 X 352 X 492</li> <li>• Size D: 189 X 263 X 492</li> <li>• Size E: 159 X 423 X 492</li> <li>• Size H1: 325 X 210 X 492</li> </ul>	<ul style="list-style-type: none"> <li>• <b>In Metro &amp; Urban branches:</b> Rs. 2,492/-</li> <li>• <b>In Semi-Urban &amp; Rural branches:</b> Rs. 1,513/-</li> </ul>
<b>Large</b> <ul style="list-style-type: none"> <li>• Size F: 278 X 352 X 492</li> <li>• Size G: 189 X 529 X 492</li> <li>• Size H: 325 X 423 X 492</li> </ul>	<ul style="list-style-type: none"> <li>• <b>In Metro &amp; Urban branches:</b> Rs. 4,450/-</li> <li>• <b>In Semi-Urban &amp; Rural branches:</b> Rs. 4,450/-</li> </ul>
<b>Extra Large</b> <ul style="list-style-type: none"> <li>• Size L: 404 X 529 X 492</li> <li>• Size L1: 385 X 529 X 492</li> </ul>	<ul style="list-style-type: none"> <li>• <b>In Metro &amp; Urban branches:</b> Rs. 6,675/-</li> <li>• <b>In Semi-Urban &amp; Rural branches:</b> Rs. 6,675/-</li> </ul>

### *Debit cards related charges*

Debit Card Issuance Charges	<ul style="list-style-type: none"> <li>• <b>Normal (Classic/Global): Nil</b></li> <li>• <b>Gold Debit Card: Rs. 100/-</b></li> <li>• <b>Platinum Debit Card: Rs. 306/-</b></li> </ul>
Debit Card Annual Maintenance Charges	<ul style="list-style-type: none"> <li>• <b>Classic Debit Card: Rs. 112/-</b></li> <li>• <b>Silver/Global /Yuva /Gold Debit Card: Rs. 169/-</b></li> <li>• <b>Platinum Debit Card: Rs. 225/-</b></li> <li>• <b>Pride/Premium Business Debit Card: Rs. 337/-</b></li> </ul>
Debit Card Replacement Charges	Rs. 204/-
Duplicate PIN / Regeneration of PIN	Rs. 51/-
ATM card/ KIT returned by courier due to wrong address	Rs. 100/-
<b>Domestic Transaction Charges</b>	
Monthly Limit on number of Financial and Non-Financial transactions in State Bank Group ATMs including SBI ATMs (for Savings Bank account)	<ul style="list-style-type: none"> <li>• <b>For Account with Average Monthly Balance up to Rs. 25,000: 5</b></li> <li>• <b>For Account with Average Monthly Balance above Rs. 25,000: No Limit</b></li> </ul> <p><b>Charges for Financial and Non-Financial transactions beyond the above mentioned limit: Rs. 5/- per transaction</b></p>

<p>Monthly Limit on number of Financial and Non-Financial transactions in other Bank ATMs (for Savings Bank account)</p>	<ul style="list-style-type: none"> <li>• <b>For Account with Average Monthly Balance up to Rs. 1,00,000:</b> <ul style="list-style-type: none"> <li>○ 3 transactions for accounts held In Mumbai, New Delhi, Chennai, Kolkata, Bangalore and Hyderabad</li> <li>○ 5 transactions for accounts held In all other centres</li> </ul> </li> <li>• <b>For Account with Average Monthly Balance above Rs. 1,00,000 in all centres:</b> No Limit</li> <li>➤ <b>Charge for Financial transactions beyond the above mentioned limit for accounts held in all centres:</b> Rs. 20/- per transaction</li> <li>➤ <b>Charge for Non-Financial transactions beyond the above mentioned limit for accounts held in all centres:</b> Rs. 8/- per transaction</li> </ul>
<p>Other Bank ATMs (for current account)</p>	<ul style="list-style-type: none"> <li>• <b>Financial Transaction:</b> Rs. 17/-</li> <li>• <b>Non-Financial Transaction:</b> Rs. 6/-</li> </ul>
<p>Point of Sale (PoS)/ e-Commerce Transactions</p>	<ul style="list-style-type: none"> <li>• <b>If used at petrol pumps in India, a surcharge will be levied as:</b> <ul style="list-style-type: none"> <li>○ <b>If amount of transaction is up to Rs. 2,000/-:</b> 0.75% of transaction</li> <li>○ <b>If amount of transaction above Rs. 2,000/-:</b> 1% of transaction amount</li> </ul> </li> <li>• <b>Surcharge, if used for Indian Railways:</b> Rs.10/-</li> <li>• <b>For all other cases:</b> Nil</li> </ul>
<b>International Transaction Charges</b>	
<p>Balance enquiry</p>	<p>Rs. 17/-</p>
<p>Cash withdrawal from ATM</p>	<p>Rs. 100/- (minimum) + 3.5% of transaction amount</p>
<p>Point of Sale (PoS) / e-Commerce transactions</p>	<p>Nil</p>
<p>ATM/Point of Sale (PoS) Transaction Decline due to Insufficient Balance</p>	<p>Rs. 17/-</p>

### *Prepaid cards related charges*

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

### *Internet Banking related charges*

IRCTC Fee (on SBI Payment gateway)	Rs. 10/-
Online Air ticket booking	Rs. 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"> <li>• <b>For loan up to Rs. 25 lacs:</b> 0.25% of loan amount, with minimum of Rs. 1000/-</li> <li>• <b>For loan above Rs. 25 lacs &amp; up to Rs. 75 lacs:</b> Rs. 6500/-</li> <li>• <b>For loan above Rs. 75 lacs:</b> Rs. 10,000/-</li> </ul>
NRI Car Loan	0.51% of loan amount, subject to minimum of Rs. 1020/- and maximum of Rs. 10200/ <i>(waived off till 31st December 2014)</i>
Personal loan against mortgage of Immovable Property	2.00 % of loan amount (inclusive of service tax), with maximum of Rs. 50,000/-

### *Equity Trading related charges*

RBI approval for PIS (One time)	Rs. 750/-
PIS Annual Maintenance Charges (AMC)	Rs. 1000/-
PIS Reporting Charges (on transaction value per scrip)	0.50 %
Trading Account opening (One time and to be charged by SBI Cap Securities Ltd.)	Rs. 500/-
Demat Account opening (One time and to be charged by SBI Cap Securities Ltd.)	Rs. 2500/-
Demat Annual Maintenance Charges (AMC and to be charged by SBI Cap Securities Ltd.)	Rs. 750/-
Transaction brokerage (on transaction value per scrip and to be charged by SBI Cap Securities Ltd.)	0.50 %