



BOUQUET OF PRODUCTS & SERVICES



Scan to Download
the YONO App



For assistance, call **1800 1234 / 2100** or visit bank.sbi

Follow us on



FOREWORD

We in SBI are committed to providing you with the best of products and services and the "Bouquet of Products and Services" is a manifestation of our customer orientation.

The revised edition of this booklet has been presented to our customers to give a glimpse of some of our products and services. It has been endeavoured to present the updated content in the booklet, however, the contents of the booklet have been compiled on a specific date and subject to changes/updates in due course. We do not assume any responsibility for any inadvertent error, inaccuracies or omissions and reserve the rights to make changes and corrections to the information contained in the book at any time without notice. The suggestions in this booklet are not intended as a substitute for consulting with our officials. We request our customers to contact the branches/marketing outfits, visit our website bank.sbi to get updated information, seek professional advice regarding wide array of products and services that suits/meets specific requirements and matters related to their personal situations.

All rights are reserved.

Further, it is prohibited to reproduce in any form contents of this booklet, store in retrieval system, or transmission in any form or by any means, electronic, electrostatic, magnetic tape, mechanical, photocopying, printing, recording or otherwise without permission.

We understand that this booklet will prove useful, and our customers will be benefitted.

Version 3.0

Date: 30.04.2025





PREFACE



Vinay M. Tonse

Managing Director
(Retail Business & Operations)

Dear valued customer,

It gives me great pleasure to introduce you to our latest offerings and provide you with a seamless banking experience.

We at SBI, constantly strive to improve our products & services. We are committed to providing you with innovative solutions and technology-driven products that meet your financial needs. This Booklet is an endeavour to give you a glimpse of our offerings.

SBI YONO is our state-of-the-art mobile banking application that offers our suite of financial products. This powerful app allows you to access your account, transfer funds, pay bills, and much more, all with just a few taps on your mobile phone. This app will change the way you bank. We therefore, encourage you to download it and try it out.

We also offer a wide range of investment and insurance products to help you achieve your financial goals. Our team of experts are always ready to guide you through the process and help you find the best product that meets your individual needs.

In addition to these offerings, we continue to provide traditional banking services such as savings and current accounts, personal loans, home loans, credit cards, and much more. We are proud to offer these services with the same level of excellence and commitment that has made us one of the most trusted banks in the country.

I am confident that we have something for everyone. Whether you need our services for personal or business use, you will find a solution that works for you. I urge you to take a moment to familiarize yourself with our products and services. We look forward to serving you.

Sincerely,

Managing Director (RB & O)



CONTENTS



TOPIC	Page No.
PERSONAL : DEPOSIT PRODUCTS	
Savings Bank Accounts	1
Savings Plus Accounts	2
Pension Account	2
Account for Minors	2
Recurring Deposit	2
Har Ghar Lakhpatri	2
Term Deposit	3
Variants of Term Deposit	3
SBI Green Rupee Term Deposit Scheme	3
Application Supported by Blocked Amount (ASBA)	4
Capital Gain Deposit Scheme	4
Current Account - Individual	4
PERSONAL : LOAN PRODUCTS	
Home Loan	5
Auto Loan	5
Personal Loan	5
Education Loan	5
Pension Loan	5
Gold Loan	5
Loan against Deposits	6
SBI Surya Ghar Scheme for Solar Roof Top Finance	6
Loan against NSC/KVP	6
Loan against Insurance Policies	6
Loan against Mutual Fund Units	6
Loan against Sovereign Gold Bonds (SGBs)	6
PERSONAL : GOLD RELATED DEPOSIT & LOAN PRODUCTS	
Revamped Gold Deposit Scheme (RGDS)	7
Metal Gold Loan (MGL)	7
Sale of Gold (Wholesale)	7
NRI DEPOSIT PRODUCTS	
FCNR(B) Deposits	8
FCNR(B) Dhanlakshmi Deposit	9
FCNR(B) Premium Deposit Account	9
NRE Savings Bank Accounts	10
NRE Term Deposit (TDR/STDR)	11
NRO Savings Accounts	12
NRO Term Deposit (TDR/STDR)	12
Digital Transformation and Customer Convenience	13
NRI SERVICES	
Student Guaranteed Investment Certificate	14
FX-Out	14



CONTENTS



TOPIC	Page No.
GOVERNMENT DEPOSIT SCHEMES	
Public Provident Fund Scheme	15
Sukanya Samridhhi Account	16
Senior Citizen's Savings Scheme	17
GOVERNMENT SOCIAL SECURITY SCHEMES	
Atal Pension Yojana	18
Pradhan Mantri Suraksha Bima Yojana	18
Pradhan Mantri Jeevan Jyoti Bima Yojana	18
Pradhan Mantri Jan Dhan Yojana	18
INVESTMENT & INSURANCE	
Life Insurance	19
General Insurance	19
Mutual Funds	19
National Pension System	19
Demat Services	19
Credit Card	19
SBI Wealth	20
SBI Premier	21
BUSINESS : DEPOSIT PRODUCTS	
Current Accounts	22
Shubharambh Premium Current Account	23
Business Debit Card	23
Digital Solutions	23
Surabhi Current Account	24
Current Account for Govt. Depts/Autonomous Body/ Statutory Body etc.	24
Realtor's Current Account	24
Smart Collection Current Account	25
No Lien Current Account	25
Escrow Current Account	25
Import Export Traders Current Account	26
End to End Digital Current Account Opening Journey for Sole Proprietors	26
Cash Management Products	27
Merchant Acquiring Business	28
BUSINESS : LOAN PRODUCTS	
Cash Credit (Working Capital)	29
Term Loan	29
e-VFS (Electronic Vendor Finance Scheme) – IM exposure variant	29
e-DFS (Electronic Dealer Finance Scheme	29
e-VFS (Electronic Vendor Finance Scheme) – Vendor exposure variant	29
Export Finance	29



CONTENTS



TOPIC	Page No.
Asset Backed Loan (Saral)	30
SME Car Loan	30
Asset Backed Loan (SBI ABL)	30
SBI Fleet Finance Scheme (Regular)	30
SBI Fleet Finance Under Tie-Up with TMFL	30
Healthcare Business Loan	30
Finance against Warehouse Receipts (WHR)	30
Business Rule Engine (BRE)	31
Finance to Solar Vendors	31
SBI EV: Mitra-Finance to EV (Electrical Vehicle) Public Charging Station	31
AGRICULTURE : LOAN PRODUCTS	
Kisan Samriddhi Rin	32
Agri & Food Enterprises Loan (AFEL)	32
Finance to Self Help Group (SHG)	33
Agriculture Gold Loan	33
Pradhan Mantri Micro Food Processing Enterprises (PMFME)	33
Svayam Siddha Initiative	33
Agriculture Infrastructure Fund (AIF)	34
Kisan Credit Card (KCC)	34
Animal Husbandry Infrastructure Development Fund (AHIDF)	34
Warehouse Receipt Financing - Agri	35
Asset Backed Agriculture Loan	35
Mudra Loan – Allied Agri Activities	36
Tractor Loan	36
Fishing / Processing	37
Poultry / Processing	37
Dairy / Processing	37
Explore Superior Digital Experience	
CARDS	
Debit Card	39
Prepaid Card	39
State Bank Foreign Travel Card (SBFTC)	40
Green Channel Counter	40
SMS Alerts	40
Enterprise-Wide Loyalty Programme (EWLP)	40
UPI - YONO and BHIM SBI Pay	
WhatsApp Banking	42
RETAIL INTERNET BANKING	
Steps to Register	43
Services available through INB	43
Tips for Safe Online Banking-Do's	43
Tips for Safe Online Banking-Don'ts	44
YONO Lite	44



CONTENTS



TOPIC	Page No.
Secure OTP App	44
YONO LITE	45
YONO : THE DIGITAL BANK	
Yono Registration Process	46
Financial/Non-Financial Products & Services	47
Merchants	48
Yono Krishi	49
DIGITAL BANKING	
New Age Banking	50
Digital Products	50
DIGITAL INITIATIVES	
DDE Facility	50
Video KYC	50
Other Initiatives	50
READY ACCOUNT FOR DIGITAL TXNs	51
OTHER DIGITAL SERVICES	
SBI Unipay	52
SBI Quick	52
SBI ePay	53
SB Collect	53
ASVA	53
OTHER FACILITIES	
Door Step Banking	54
Locker Facilities	54
SBI FasTag	55
TRANSIT CARD	
National Common Mobility Card (NCMC)	56
Nation First Transit Card	57
OTHER SERVICES	
Customer Service Point	58
Code of Bank's Commitment	58
Contact Centre Services	59 to 61
24/7 Raise Your Issues	62
Hassle Free Banking, Sirf Ek Call Mein	63





State Bank of India prides itself on being a Customer Centric Bank, offering banking solutions for every Indian with extensive branch, ATM network and digital banking channels.

Please have a look at sample of our product & services to cater to your personal and business needs along with various delivery channels.

For more details please log on to <https://bank.sbi> or <https://www.sbi.co.in>

PERSONAL : DEPOSIT PRODUCTS



Savings Bank Account



- Savings Bank Account opening/operations through YONO / Branch.
- Account can also be opened using Video Customer Identification Process without visiting Branch.
- Operation through any mode i.e. Debit Card, Internet Banking, POS and YONO app.
- Unlimited free transactions through digital mode.
- No SMS Charges. Mobile number to be registered with Home Branch to get regular update of transactions.
- Free Consolidated Account Statement.
- Large number of branches and ATMs at your service.
- Number of free cash withdrawals at Branches and ATMs linked with Average Monthly Balance.
- Doorstep Banking.
- No limit on amount of deposit.
- Account can be transferred to any Branch through INB / YONO / Branch.
- Account can be opened with / without cheque book facility.
- Auto Sweep facility is available.
- Presently, bank is not levying any penalty for non-maintenance of Minimum Average Balance in Savings Bank Accounts
- For more information and details of applicable service charges, please refer to bank website <https://bank.sbi> or <https://www.sbi.co.in>





PERSONAL : DEPOSIT PRODUCTS

Savings Bank Account



Savings Plus Account:

- i. SBI Multi Option Deposit Scheme (MODS) is term deposit linked to Savings Bank account.
- ii. Earn interest rate of term deposits above certain threshold balance in Savings Bank.
- iii. Auto Sweep facility available for creating MODS.
- iv Completely liquid deposits and can be withdrawn in multiples of Rs. 1000, any number of times through cheque/ATMs/INB/YONO

Pension Accounts:

- I. No minimum balance charges.
- II. Other facilities are as applicable to Savings Bank Accounts.

Minor Accounts:

- i. Open Savings/ Fixed/ Recurring Bank Deposit account in the name of minor of any age through his/her natural or legally appointed guardian
- ii. Minors above the age of 10 years allowed to open and operate savings bank accounts independently
- iii. Free of cost photo embossed Debit Card / Internet Banking/MOD facility.

Nomination Facility:

- i. Facility available in all Deposits / Safe Deposits Locker Account free of cost.
- ii. Can be made in favour of individual only.

RECURRING DEPOSIT



- Minimum Instalment ₹100/- and multiples of ₹10/- thereof.
- Minimum Period: 12 months Maximum: 10 years
- Interest rate as applicable to Term Deposit
- TDS applicable as per government direction.

Har Ghar Lakhpatti:

- Variant of Recurring Deposit Scheme, enabling customers to become 'Lakhpatti' by accumulation of ₹1.00 lakh (Rupees one lakh) or more by depositing small savings every month.
- Period of deposit from 3 to 10 years.
- All other terms and conditions as per extant Recurring Deposit Scheme





PERSONAL : DEPOSIT PRODUCTS

TERM DEPOSITS



- Period of Deposit from 7 days to 10 years
- Deposit Amount Minimum ₹1,000/- Maximum – No Limit
- Auto renewal option available.
- TDS applicable as per Income Tax Guidelines
- No TDS will be deducted if Form 15G/15H is submitted (as per Income Tax guidelines)
- Senior Citizens (60 years of age and above) and Super Senior Citizen (80 years and above age) are eligible for additional interest rate over card rate for general public. 'SBI Patrons' has been introduced for Super Senior Citizens to facilitate 10 bps higher rate of interest than senior citizens.
- Loan facility available

VARIANTS OF TERM DEPOSIT

- TDR: Payment of interest at periodical interval (i.e. Monthly/ Quarterly/ Half-yearly)
- STDR: Payment of interest on maturity only
- e-TDR: You can conveniently open/close Term Deposit through Internet Banking/ YONO (TDR opened through branch can not be closed digitally)
- MOD : Term Deposits where amount can be withdrawn in multiples of Rs. 1000/- through Cheque/ATMs/ INB. They are linked with Savings Bank / Current Account.

SBI GREEN RUPEE TERM DEPOSIT

SBI Green Rupee Term Deposit is a special fixed deposit scheme introduced by SBI with the aim of mobilizing funds dedicated to investment in environment friendly /green projects and developing green finance ecosystem in the country.

- **Eligibility:** Resident, non-individuals (HUFs, sole proprietorships. Societies, clubs, non-profit organizations etc.) and NRIs are eligible for the scheme.
- **Minimum deposit** -1000/-, Maximum- No limit (In INR only)
- **Period of deposit:** Three tenor of 1111 days, 1777 days, 2222 days.
- **Liquidity:** Overdraft/ Demand Loan facility is available against SBI Green Deposit.
- **Premature withdrawal** as per guidelines applicable for premature withdrawal of normal fixed deposits.
- Senior Citizens are eligible for additional interest rate over public.
- **Nomination:** Available
- **TDS** is applicable as per Income Tax Rules. Customer may submit Form 15G/15H as per rules for non-deduction of TDS.
- For **Rate of Interest and other details** visit

<https://bank.sbi/web/personal-banking/investments-deposits/deposits/sbi-green-rupee-term-deposit>





PERSONAL : DEPOSIT PRODUCTS

APPLICATION SUPPORTED BY BLOCKED AMOUNT

- Application Supported by Blocked Amount (ASBA) is an application made by an investor, containing an authorization to Self-Certified Syndicate Bank (SCSB) to block funds available in applicant's Savings Bank Account or Current Account (other than Overdraft or loan accounts), for subscribing to an Issue, to the extent of application money, till finalisation of allotment in the issue or till withdrawal/failure of issue, or till withdrawal/rejection of application, as the case may be.
- It is a supplementary process available for all public issues made through book building route and also to all Debts & Right Issues. ASBA facility can be used for Initial Public Offer (IPO) and Follow-on Public Offer (FPO).
- If an investor is applying through ASBA, his application money shall be debited from the bank account only if his/her application is selected for allotment after the basis of allotment is finalized, or the issue is withdrawn/failed.



CAPITAL GAIN ACCOUNT



- Avail exemption of Long-Term Capital Gains Tax on sale of Capital Assets.
- Earn interest at Savings Bank or Fixed Deposit rates as you wait for reinvesting in purchase of property
- No upper ceiling for Maximum Balance/Amount
- The Capital Gains Deposit Scheme is operative at all branches except Rural branches
- Nomination facility is available for the deposits (Up to 3 Nominees can be nominated)
- Closure of TDR/STDR allowed before maturity

CURRENT ACCOUNT



Current Account (Individual):

Purpose: Unlimited transaction facility to individuals in personal segment

Who can open account: Any individual (Singly/Jointly).

Minimum average balance: ₹5000/- (charges for non-maintenance of MAB is ₹500/- + GST per month)

Maximum Amount: No limit

Cheque book: First 50 cheque leaves are free. Thereafter ₹3/- + GST per cheque leaf.

ATM and Internet Banking facility: Available

Nomination Facility: Available

For more information and details of service charges please refer to bank website <https://bank.sbi>.





PERSONAL : LOAN PRODUCTS



Home Loan

- Most competitive interest rate. Interest charged on daily reducing balance.
- Self-assisted online Home Loan sourcing journey through Bank's web-based portal (bank.sbi) and generate In Principle Offer (IPO).
- Apply through a wide network of 22000 plus bank branches
- 445 plus dedicated Home Loan Centers for processing home loan application and 18600 plus builder tie up projects.
- Different variants of Home Loan suitable for every Indian.
- Home Loan in the form of Overdraft (Maxgain) available and in combination of Term Loan and Overdraft (Maxgain) under Maxgain hybrid product is also available.
- Composite loan (COMBO LOAN) for plot purchase and construction thereon.
- Exclusive loan for Repairs & Renovation.
- Loan for solar roof top installation available under SBI Suryaghar scheme.
- No hidden charges.
- Nil Penalty on pre-payment.



Auto Loan

- Avail Car Loan at attractive Intt Rates
- Nil Prepayment Charges.
- No Foreclosure charges after 2 year of loan.
- Flexi Repayment Option
- Additional 0.25% RoI concession in Green Car Loan Scheme
- Instant In-principle Car Loan Sanction on SBI YONO



Personal Loan

- Personal Loan up to ₹35 lacs
- Attractive interest rate
- Minimum Paperwork
- Instant credit in Account
- Pre-approved Loan up to ₹15 lacs on YONO app & Internet Banking in just 4 clicks
- To check pre-approved eligibility: SMS <PAPL> <space><last four digits of SBI A/C number> to 567676
- No Collateral security



Education Loan

- Loans for Higher Studies in India & Abroad
- Loans up to ₹3 crore
- Income tax benefit under Section 80 (E)
- Attractive Interest rates
- Repayment up to 15 years after course completion & moratorium period
- Nil Security up to ₹ 50 lakh for select institutions
- Family income-based interest subvention available



Gold Loan

- Gold Loan can be availed by pledge of gold ornaments including gold coins (max 50 gms sold by Banks).
- Minimum paperwork
- Attractive interest rate.
- Loan Amount Minimum ₹20,000/- Maximum ₹50 lacs.
- Flexible Repayment:
- Bullet Repayment: 3/6/12 months
- EMI up to 36 months
- Realty Gold Loan having two variants for Home Loan borrowers for the purpose of margin, registration cost and project price escalation, if any, with income tax benefit as in home loan.
- No prepayment penalty

Pension Loan

- Loans up to ₹20 lakh
- Attractive interest rates
- Repayment up to 72 months
- Minimal documentation
- Quick disbursement through branch
- No Collateral security
- Pre-approved pension loan up to ₹ 5 lakh through YONO app / Internet Banking in just 4 clicks





PERSONAL : LOAN PRODUCTS

Loan against Deposits

- Loan upto 90% of value of Time Deposit
 - Both Demand Loan and Overdraft facility available
 - Attractive Rate of interest (1% above deposit rate)
 - Repayment Period: Remaining maturity period of the deposit upto maximum of 120 months.
 - Available at all branches.
 - Can be availed through YONO and INB also.
 - No ceiling on maximum loan amount availed through Branches*.
- *In case of Loan (OD) through INB or YONO:
Minimum loan amount – ₹ 5,000 and
Maximum loan amount – ₹ 5.00 crore
• No Processing Fees and pre-closure charges.

SBI Surya Ghar Scheme for Solar Roof Top Finance

- For financing Solar Roof Top panels residential property
- Loan amounts up to ₹ 6.00 lakh
- For installation of solar roof top margin-10%
- Repayment period up to 120 months
- All branches are authorized
- Available to all individual customers.
- Co-borrower included in the journey.
- Age with co-borrower increased up to 75 Years
- Now, ROI is delinked from KW Capacity, hence for loan amount up to ₹ 2 lakh -No minimum CIBIL score and for Loan above ₹ 2 lakh and up to ₹ 6 lakh -650 and/or more.

Rate of interest

- Up to ₹ 2 lakh - 6.75%(EBLR-2.15%)
- More than ₹ 2 lakh & up to ₹ 6 lakh -8.90% (at EBLR)
- All applications are to be sourced through Jan Samarth Portal only

Loan against NSC/KVP

- Loan available up to 60% of Face value together with accrued interest.
- Both Demand loan and overdraft facility available.
- Repayment Period: Maximum repayment should coincide with terms of maturity of NSC/KVP. At no point of time, the outstanding in loan a/c should exceed the maturity value of the certificates pledged.
- Low interest rate charged on a daily reducing balance
- No ceiling on maximum loan amount
- Low processing charges.
- No pre-payment penalty.

Loan against Insurance Policies

- Loan available up to 85% of surrender value of the policy. The amount of advance depends on the loan tenure and corresponding margin. Margin would be applicable on the present surrender value of the policy
- Both Demand loan and overdraft facility available.
- Loan to be repayable in 3 years.
- No ceiling on maximum loan amount
- Low interest rates charge on a daily reducing balance
- Low processing charges.
- Policies of LIC, Postal life, SBI life, HDFC life and ICICI Pru life are eligible.

Loan against Mutual Fund units

- From ₹ 25,000 to ₹10 lakh against Equity/Hybrid/ETF MF with 50% margin.
- From ₹ 25,000 to ₹ 5 crore against Debt/FMP with 25% margin.
- Available in overdraft facility.
- Attractive Rate of interest.
- Low processing charges.
- Loans can be availed through INB/YONO.
- Loans are also available at all branches.

Loan against Sovereign Gold Bonds (SGBs)

- Loan will be granted against "Sovereign Gold Bonds (SGBs)" issued by Reserve Bank of India on behalf of Government of India.
- Physical form: Must be issued through our Bank and Demat Form: Must have Demat account with SSL (SBI Capital Securities Ltd.).
- Margin of 35% of market value 24 Carat purity (995 grams) gold published by PMD, RLBU.
- Loan amount from Minimum: ₹20,000/- to Maximum: ₹20 lakh
- Both Demand loan and overdraft facility available.
- Repayment Period: Overdraft: 36 months, Demand Loan: 12 months (Bullet-Repayment).
- Low processing charges.
- No pre-payment penalty.



PERSONAL : GOLD RELATED DEPOSIT & LOAN PRODUCTS

Gold Related Product

Deposit Products

Revamped Gold Deposit Scheme (RGDS)

- Gold is accepted at Designated Branches of SBI under Short Term Bank Deposit and Medium & Long Term Govt Deposit Scheme.
- Period: Short Term Bank Deposit: 1-3 years, Medium Term Govt Deposit: 5-7 years, Long Term Govt Deposit: 12-15 years.
- Minimum deposit of 10 grams and no limit for maximum deposits.
- Repayment is allowed in INR or Gold. Premature Redemption is also allowed after lock-in period.

Loan Product

Metal Gold Loan (MGL)

- MGL offered at Designated Branches which fulfills working capital requirement of Jewellery manufacturers.
- **Loan Period:** MGL can be availed for 180 days in case of domestic jewellery manufacturers and 270 days in case of exports.
- **Security:** Collateral security of 110% in the form of Cash/STDR, BG of other banks, CC limits sanctioned by the Bank
- **Loan Quantity:** Minimum 1 Kg without any Maximum Limit
- **Repayment:** Repayment in equivalent INR (Repayment in Gold under certain conditions)

Miscellaneous Products

Sale of Gold (Wholesale)

- Gold in standard bar form is sold to Customers on outright basis.
- Jewellery manufacturers and Bullion Dealers can buy gold on upfront payment basis.
- Sale of Gold on outright basis is offered at Designated Branches for both domestic and export purpose.
- Minimum 1 Kg and multiples therefore with No maximum Limit
- Sale is done against confirmed orders.





NRI DEPOSIT PRODUCTS

SBI
The banker to every Indian

Welcome home to rewarding returns with FCNR(B) Deposit for NRIs

Invest in 6 currencies with no currency risk
and secure tax-free returns



**Min. deposit: 1,000 USD/GBP/EUR/
CAD/AUD & 1,00,000 JPY**

**Available in 6 major currencies
(USD, GBP, EUR, CAD, AUD & JPY)**

Period: 1 year to 5 years

Fully repatriable

For assistance, call 1800 1234 | 2100 or visit bank.sbi

Follow us on 

FCNR(B) Deposits for NRIs

- NRIs / PIOs / OCI are eligible to invest in foreign currency fixed deposit, remitted from abroad
- Available in 6 major currencies (USD/GBP/EUR/AUD/CAD/JPY)
- Tenure-1 Year to 5 Years
- Fully repatriable
- Attractive interest rates
- No premature penalty
- Interest income is exempted from Indian Income Tax
- Joint account permission with two or more NRI or with resident relatives (Former or Survivor).
- Nomination is available
- Auto Renewal





NRI DEPOSIT PRODUCTS

FCNR(B) DHANLAKSHMI deposit

- Special interest rate (15 bps* above card rate)
- Eligible deposit: -USD 100,000 to < USD 375,000.
- Period-1 Year to < 2 years.

*Conditions apply.

- **FCNR(B) Premium Deposit Account** is a Unique Deposit Product which provides higher attractive yield through Forward Contract on Maturity Value of FCNB Deposit.
- Available in 6 major currencies (USD/GBP/EUR/AUD/CAD/JPY) and on maturity yield can be get in 7 currencies including INR.
- FCNR(B) Premium Deposit Account protect from currency fluctuation by booking of forward contract.
- No forward contract charges.

The SBI logo is at the top left, followed by the tagline "The bank to every Indian".

**Markets can fluctuate,
your savings need not.**

Get higher return on FCNR (B) Premium Deposit exclusively for NRIs with Forward Cover

Minimum Deposit USD 10,000 or equivalent

Period: 1 year to 5 years

Freely repatriable & tax-free

**Available in 6 currencies
(USD, GBP, EUR, AUD, CAD & JPY)**

Email: customercare.nri@sbi.co.in / Call: 1800 1234 / Visit: <https://bank.sbi/web/nri/home>

Scan QR Code

T&C Apply





NRI DEPOSIT PRODUCTS



Banking Beyond Boundries: DIGITAL NRI ACCOUNT OPENING



Paperless Digital Account opening at your convenience.



Seamless activation of account anytime anywhere.



Real time updates on application.



Choose account types that serve your needs.



SEAMLESS BANKING KNOWS NO BORDERS

Online NRI Account opening now available on YONO SBI



Your global earnings seamlessly accessible in India

Avail the smooth process and earn tax-free returns with SBI NRE Savings Account.

- Effortless documentation
- Easy movement of funds across the world
- Local transactions made simple



NRE Savings Accounts

- NRI / PIOs / OCIs are eligible to open the account.
- To park overseas earnings remitted to India.
- Interest income is exempted from Indian income tax.
- Joint account permissible.
- freely Repatriable.
- Free INB/ATM/Cheque Book/Passbook.
- Nomination facility available.
- Auto-Sweep facility to Term Deposit available.
- Paperless digital account opening for your convenience is also available.
- Real time updates of application.





NRI DEPOSIT PRODUCTS

**HARD WORK ABROAD
GETS REWARDED BACK HOME**

Earn tax-free returns at a higher rate
with **SBI NRE Time Deposit**

- » Flexible deposit amount (From ₹1,000 to no upper limit)
- » Flexible term limit (From 1 year to 10 years)
- » Freely and fully repatriable

For assistance, call 1800 1234 | 2100 or visit bank.sbi

Follow us on

NRE Term Deposit (TDR/STDR)

- NRIs / PIOs / OCIs are eligible to open the account
- Deposit Amount Minimum Rs.1,000/- Maximum – No Limit
- Period of Deposit from 1 year to 10 years
- Interest is paid at monthly / quarterly / half yearly / yearly intervals on Term Deposit.
- Auto renewal option available
- Freely and fully repatriable
- Loan facility available
- Interest income is exempted from Indian Income Tax
- Joint account permission with two or more NRI or with resident relatives (Former or Survivor).
- Reinvestment of NRE term deposits for extended term without premature penalty payment procedure.
- Nomination is available

**While you are abroad,
give your funds a chance to grow more.**

Get higher interest rates of **7.40% p.a.**
with **NRE Non-Callable (held till maturity) Deposits.**

- Tenure options: 1 year and 2 years
- Minimum deposit: ₹ 100.01 Lacs

T & C Apply

- NRE Non-Callable Term deposit is giving higher interest rate and most suitable Rupee Term deposit product for NRI customers who always prefer for longer period deposit.
- Ternure-1 Year and 2 Years.
- Minimum Amount: ₹100.01 lacs, Maximum-No limit.
- Loan against deposit available.
- Premature not permitted except exceptional cases.





NRI DEPOSIT PRODUCTS

FLY ABROAD RELAXED WITH YOUR BANKING SIMPLIFIED

Convert your account to NRO Savings Account with minimal documents

- Ease of local payments/expenses in India
- Earn more on local fund credits like pension, rentals and dividend income
- Easy to deposit and withdraw funds in rupees

For assistance, call 1800 1234 | 2100 or visit bank.sbi

Follow us on

NRO Term Deposit (TDR/STDR)

- NRIs / PIOs / OCIs are eligible to open the account
- Deposit Amount Minimum Rs. 1,000/- Maximum – No Limit
- Period of Deposit from 7 days to 10 years
- Interest is paid at monthly / quarterly / half yearly / yearly intervals on Term Deposit.
- Auto renewal option available
- Freely and fully repatriable
- Loan facility available
- TDS as applicable.
- Joint account permission with two or more NRI or with resident relatives (Former or Survivor).
- Reinvestment of NRO term deposits for extended term without premature penalty payment procedure.
- Nomination is available

NRO Savings Accounts

- NRIs / PIOs / OCIs are eligible to open the account.
- On change of Resident status to 'NRI' resident SB account gets converted to NRO-SB accounts.
- To park overseas earnings remitted to India and local earnings / savings accrued in India.
- Funds up to USD One million permitted to be repatriated per FY, subject to payment of applicable taxes.
- Joint account permissible.
- freely Repatriable.
- Free INB/ATM-Dom/Cheque Book/Passbook.
- Nomination facility available.
- Auto-Sweep facility to Term Deposit available.
- Paperless digital account opening for your convenience is also available.
- Real time updates of application.

SECURE THE MOST FROM YOUR HOMELAND WITH NRO TERM DEPOSIT

- Rupee denominated fixed deposit account
- Attractive rate of interest
- Deposit amount: ₹1,000 onwards
- Term: 7 days to 10 years
- Easy loans up to 80% on NRO FDs with attractive ROIs

For assistance, call 1800 1234 | 2100 or visit bank.sbi

Follow us on



Digital Transformation and Customer Convenience



SBI has Two dedicated “One stop solution’ processing cells for NRI customers at Ernakulam (Kerala) and Patiala (Punjab) .

- To serve the valuable NRI diaspora of the Bank.
- Now Bank has 2 centralized back-office outfit for processing entire gamut of non-financial requests/services of NRI customers.
- Activation of Internet Banking and dispatch of Cheque Books and ATM cards.
- Dedicated Help Desk/ Customer support team for NRIs.
- Speedy resolution of technical issue faced by NRI customers.
- Call back service for NRI Customers.

States and UT	SBI Global NRI Centre
Bihar, Goa, Gujarat, Haryana, Himachal Pradesh, Jharkhand, Maharashtra, Punjab, Rajasthan, Uttar Pradesh, Uttarakhand, West Bengal, Andaman & Nicobar (UT), Chandigarh (UT), Dadra & Nagar Haveli, Daman & Diu (UT), Delhi [National Capital Territory (NCT)], Jammu & Kashmir (UT), Ladakh (UT)	State Bank of India Global NRI Centre 1st Floor, Pragati Bhawan, Urban Estate Phase – III, Patiala, Punjab – 147002.
Andhra Pradesh, Arunachal Pradesh, Assam, Chhattisgarh, Karnataka, Kerala, Madhya Pradesh, Manipur, Meghalaya, Nagaland, Odisha, Sikkim, Tamil Nadu, Tripura, Telangana, Lakshadweep (UT), Puducherry (UT)	State Bank of India Global NRI Centre 56/170, 2nd Floor, Panampilly Nagar, Ernakulam, Kerala-682036

Path for activating OTP over EMAIL:
Retail Internet Banking —> Profile —> High Security Options
—> OTP over - SMS AND EMAIL.

bank.sbi

Re-initiation of OTP over email with enhanced security

Now, OTP is being sent to customer's registered e-mail address for their INB transactions in addition to OTP through SMS. Customers were facing challenges in receiving OTP on mobile due to network issue, travelling etc. After this additional facility, online transactions will be smoother and hassle free.





NRI SERVICES

SBI
Your Indian Bank is Closer to Your Canadian Home
You can now open an SBI NRI Account in SBI Canada Itself

- Seamless Account Opening Experience
- Simple Online Application
- Call us at 1-866-774-3668 (Monday-Friday 9:00 AM to 5:00 PM ET) or email us at emailto:sbiric@sbi.ca

SBI
Complete transparency is a Portfolio Investment Scheme from SBI

Trade in shares, debentures of Indian Companies on NSE/BSE
4-in-1 account that links your NRE Savings Bank, PDS, Demat & Trading Accounts at best rates

SBI
Secure your loved ones abroad
Transferring funds made hassle-free with SBI FX-Out

- Instant access through internet banking & low processing charges
- 24x7 access through internet banking
- Service available across all the branches
- Easy and convenient
- Secure and reliable

THROUGH INTERNET BANKING
To Add Beneficiary
Payments & Transfer → Add & Manage Beneficiary
From Remittance → Add Beneficiary
THROUGH BRANCH CHANNEL
Visit our Branches
Dedicated FX-Out helpdesk : +91-8674710761 (Available during banking hours)
For assistance, call 1800-21000 1234 or visit bank.sbi

FX-Out

- Outward foreign remittance facility from all Branches.
- Available in 97 currencies from all Branches
- Through Branches, per transaction / per day limit is USD 2,50,000 or equivalent, within overall LRS limit of USD 2,50,000 for domestic customers.
- Available through INB in 8 popular currencies.
- Through INB, per transaction / per day limit of USD 40000.
- Highly competitive and transparent rates.

yono
SBI

Your Dreams Our Expertise.

SBI Canada Bank

SBI | **yono SBI**

BE THERE FOR YOUR LOVED ONES ALWAYS, EVEN WHEN ABROAD.

SBI has now partnered with Remitly for easy and secured remittance to India.

• Superior exchange rates • Immediate credits*
*Depending on the mode of transfer

Remitly

For more details, please visit: <https://www.remitly.com/>

Student Guaranteed Investment Certificate

- Pursue study in Canada
- CAD Guaranteed Investment Certificate (GIC)
- Instant Processing and Best interest rates
- Best CAD to INR exchange rate
- One debit card for both Canada and India





GOVERNMENT DEPOSIT SCHEMES

PUBLIC PROVIDENT FUND SCHEME



Purpose	The Scheme is introduced by Central Government to promote small savings and to avail Income Tax benefits.
Eligibility	Resident citizens of India only can open an account. An individual may also open one account on behalf of minor or a person of unsound mind of whom he/she is the guardian.
KYC Documents	Aadhar Number and PAN is to be submitted along with other OVDs.
Deposit	Minimum: Rs. 500/- per annum in multiples of Rs.50/- Maximum: Rs.1,50,000/- per annum Subscription in the account in one lump sum or in instalments during the financial year.
Duration of deposit	Original duration is of 15 years from the end of the financial year in which the account was opened. Thereafter it can be extended for one or more blocks of 5 years, within 1 year from the date of maturity. Account can be discontinued any time but repayment of subscription along with interest will be done only after 15 years.
Rate of Interest	The deposits made under this Scheme shall bear interest at the rate of 7.1 percent per annum and it is revised every quarter by GOI.
Loans facility	A loan can be taken from the 3rd FY of opening of account till the 6th FY of opening of account. Loan amount cannot exceed 25% of balance available at the end of the 2nd FY proceeding the year in which the loan was applied for. An account holder shall be entitled for only one loan in a year. Second loan can be taken on full payment of first loan.
Withdrawal from account	Any time after the expiry of five years from the end of the financial year in which the account was opened, the account holder may, avail withdrawal from the balance to his credit, an amount not exceeding 50% of the amount that stood to his credit at the end of the fourth year immediately preceding the year of withdrawal or at the end of the preceding year, whichever is lower. If the account is continued after maturity, 60% of the maturity amount can be withdrawn within a block period of 5 years.
Operation of account	An Individual, Resident citizens of India, may open a single account in own name. A Guardian may also open only one account on behalf of each minor or a person of unsound mind and operated by Guardian.
Maturity/ Premature closure of account	The account shall mature on completion of 15 years the end of the financial year in which the account was opened. An account holder shall be allowed premature closure of his account or the account of a Minor or a person of unsound mind of whom he is the Guardian on any of the following grounds, namely: <ul style="list-style-type: none"> a) Treatment of life-threatening disease of the account holder, his/ her spouse or dependent children or parents, on production of supporting documents and medical reports confirming such disease from treating medical authority. b) Higher education of the account holder, or dependent children on production of documents and fee bills in confirmation of admission in a recognized institute of higher education in India or abroad. c) On change in Indian Resident status of the account holder on production of copy of Passport and visa or Income-Tax return. Provided that an account under this Scheme shall not be closed before the expiry of five years from the end of the year in which the account was opened.

For detailed guidelines, please visit on a website- nsiindia.gov.in





GOVERNMENT DEPOSIT SCHEMES

SUKANYA SAMRIDDH ACCOUNT



Purpose	The scheme is Central Govt. backed Small Deposit Saving Scheme for the benefit of girl child, to ensure financial security.
Eligibility	Resident citizens of India only can open the account. The account may be opened by the Guardian in the name of a girl child before she attains the age of ten years.
KYC Documents	Birth Certificate of girl child, Aadhaar Number and PAN is to be submitted along with other OVDs of the Guardian.
Deposit	Minimum: Rs. 250/- per annum in multiples of Rs.50 Maximum: Rs.1,50,000.00 per annum.
Duration of deposit	Minimum deposit term is 15 years from the date of account opening.
Rate of Interest	The deposits made under this Scheme shall bear interest at the rate of 8.2 percent per annum and it is revised every quarter by GOI.
Withdrawal from account	Withdrawal of up to a maximum of 50% of the balance in the account allowed for the purpose of education of the account holder after 10th pass out or 18 years completed, whichever is earlier.
Operation of account	The account shall be operated by the Guardian till the account holder attains the age of eighteen years. The account shall be operated by the account holder herself after attaining the age of eighteen years by submitting necessary documents.
Maturity/ Premature closure of account	The account shall mature on completion of 21 years from the date of account opening. The closure of account may also be permitted before completion of 21 years, if <ol style="list-style-type: none">1) The account holder on an application makes a request for such closure for the reason of intended marriage of the account holder on furnishing of a declaration duly signed on non-judicial stamp paper attested by the notary supported with proof of age confirming that the applicant will not be less than 18 years of the age on the date of marriage.2) In the event of death of the account holder3) In case of extreme compassionate grounds.

For detailed guidelines, please visit on a website- nsiindia.gov.in





GOVERNMENT DEPOSIT SCHEMES

SENIOR CITIZEN'S SAVINGS SCHEME

1	Purpose	The Scheme is mainly introduced for elderly persons as well as retired Defence personnel.
2	Eligibility	An individual who has attained the age of 60 years and above on the date of opening of an account. Who has attained the age of 55 years or more but less than 60 years and who has retired on superannuation or otherwise on the date of opening of the account under this Scheme, subject to the condition that the account is opened by such individual within three month of the date of receipt of the retirement benefits and proof of date of disbursal of such retirement benefit. The retired personnel of Defence Services (excluding civilian Defence employees) shall be eligible to subscribe under the Scheme on attaining the age of fifty years subject to the fulfilment of other specified conditions.
3	KYC Documents	Aadhar Number and PAN are mandatory for the customer.
4	Deposits	An individual may open any number of accounts subject to the maximum limit for deposit specified as below. Minimum of Rupees one thousand and any sum in multiples of Rupees one thousand may be deposited in an account. Maximum limit of Rupees Thirty lakh shall be deposited in an account or accounts held by an account holder.
5	Duration of deposit	Initially for 5 years and account can be extended for 3 years for any number of times. The extension should be done within 1 year from maturity.
6	Rate of Interest	The deposits made under this Scheme shall bear interest at the rate of 8.2 percent per annum up to 31.03.2025 and it is revised every quarter by GOI.
7	TDS	TDS is applicable as per Govt. Notifications.
8	Operation of Account	SCSS account can be opened singly or jointly with spouse.
9	Withdrawal/Premature Closure of account	The account holder may withdraw the deposit and close the account at any time on an application by paying penalty. (i) In case the account is closed before one year after the date of account, interest paid on the deposit in the account shall be recovered from the deposit and the balance shall be paid to the account holder. (ii) In case the account is closed after the expiry of one year but before the expiry of two years from the date of its opening, an amount equal to one and half percent of the deposit shall be deducted, and the balance shall be paid to the account holder. (iii) In case the account is closed after the expiry of two years from the date of its opening, an amount equal to one percent of the deposit shall be deducted and the balance shall be paid to the account holder. In case the account is extended and closed before the expiry of 1 year from the date of previous maturity, an amount equal to one percent of the deposit shall be deducted and the balance shall be paid to the account holder.
10	Post Office Savings Account Rate of Interest on Closure of SCSS account	Interest at the rate applicable to the Post Office Savings Account shall be payable on deposits in the account which are not extended or closed on maturity or extended maturity.

For detailed guidelines, please visit on a website- nsiindia.gov.in





GOVT. SOCIAL SECURITY SCHEMES

Atal Pension Yojana

Atal Pension Yojana

- Eligible Age: 18 years to 40 years
- Fixed monthly Income after 60 years of age
- Monthly pension of ₹1,000 to ₹5,000 depending upon the investment amount

Pradhan Mantri Suraksha Bima Yojana



PRADHAN MANTRI SURAKSHA BIMA YOJANA

- Eligible Age: 18 years to 70 years
- Accident Insurance of ₹2 Lacs
- Covers accidental death and disability (total/partial)
- Premium ₹20 per year

Pradhan Mantri Jeevan Jyoti Bima Yojana



Pradhan Mantri Jeevan Jyoti Bima Yojana

- Eligible Age: 18 years to 50 years
- Comprehensive Life Cover of ₹2 Lacs
- Covers death due to any reason
- Low premium of ₹436 per year

Pradhan Mantri Jan Dhan Yojana



- Basic Savings Bank Account
- No minimum balance required
- Free RuPay debit card with free accidental insurance cover of ₹2 Lacs





INVESTMENT & INSURANCE

Life Insurance

- Child Plans
- Protection Plans
- Savings Plans
- Pension Plans
- Credit Life Plans
- Unit Linked Plans

General Insurance

- Personal Accident Insurance
- Health Insurance
- Travel Insurance
- Loan Insurance
- Motor Insurance
- Property Insurance

Mutual Funds

- Equity Funds
- Hybrid/Balanced Advantage Fund
- Debt/ Duration Fund
- Retirement/Children-benefit/ ELSS scheme
- Fixed Maturity Plans (FMPs) (Close Ended)
- Liquid/Ultra short/ Money Market Funds

National Pension System

- Extra tax benefit of ₹50,000 over & above the limit of ₹1.50 lacs under Tier I account (**Old Tax regime**)
- Flexibility of Investments
- Low Cost Structure
- Portable & 24x7 accessibility
- **NPS Vatsalya:** A NPS Scheme for minor citizens upto the age of 18 years

Demat Services

- DEMAT accounts
- Trading Accounts
- Investment in IPO via ASBA
- Investment option for Derivatives, NCD & Bonds

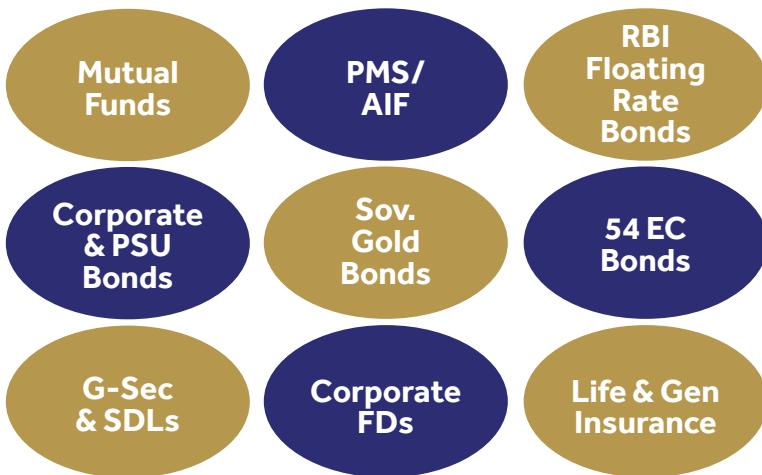
Credit Card

- Card variants for CSP Account holders according to monthly income
- Card Variants for Home Loan and Wealth Customers
- Dedicated card for Defence Personnel (Shaurya)
- SBI Unnati for FD holders
- Co-branded Travel cards

Wish for the Bank to contact you for any of the above products?

Simply logon to <https://onlineapply.sbi.co.in/> and click on Insurance & Investment and advise us about your needs. We will get back to you with solutions tailor-made to your needs.





- SBI Wealth is a specialized wealth management service offered by SBI especially forHNIs.
- Eligibility: Total Relationship Value (TRV) of INR 50 Lakhs/Net salary credit of INR 2.00 lacs and above / Newly sourced Home Loan of INR 2.00 Cr and above / Newly sourced Auto Loan of INR 30 Lacs and above / Education Loan of INR 30 Lacs and above.
- A dedicated Relationship Manager (RM) backed by a team of experts.
- Doorstep Banking available, Dedicated Wealth hubs at select branches.
- Exclusive products and services viz. Wealth savings account, Investments and Lifestyle privileges.
- Digital experience through our INB/YONO platforms to ensure seamless and hassle-free investments and transactions.
- Unbiased open architecture for investment products covering multiple AMCs.
- Discount on locker rentals and waiver of charges on various services.





**Deposits
(CASA/FDs)**

**Home
Loans**

**Auto Loan
Edu Loan
Personal
Loan**

**Digital
Loans thru
YONO**

**Mutual
Funds**

**Life & Gen
Insurance**

- SBI Premier Banking covers Corporate Salary Package (CSP) Platinum/TRV customers who need preferential treatment for service delivery.
- Eligibility: Total Relationship Value (TRV) of ₹ 30 lakh to < ₹ 50 lakh/Platinum Salary Package accounts (Net salary credit of ₹ 1 lakh)/ Home Loan of ₹ 1 crore to < ₹ 2 crore/ Auto Loan of ₹ 20 lakh to < ₹ 30 lakh, Education Loan of 20 lakh to < ₹ 30 lakh.
- A dedicated Virtual Relationship Associate (VRA).
- Digital experience through our INB/YONO platforms to ensure seamless and hassle-free investments and transactions.
- Products of JVs available for investment needs.
- Discount on locker rentals and waiver of charges on various services.





BUSINESS : DEPOSIT PRODUCTS



CURRENT ACCOUNT

FEATURES		REGULAR	SILVER	GOLD	DIAMOND	PLATINUM	RHODIUM
Minimum Average Balance	MAB	INR 5,000	INR 50,000	INR 1 Lakh	INR 5 lakh	INR 10 lakh	INR 50 lakh
Free Cash Deposit Limit*	Total (Monthly)	100 times of MAB previous month MAB. Maximum Rs.5 lakhs per month	INR 15 lakh	15 times of previous month MAB. Maximum Rs.100 lakhs per month	15 times of previous month MAB. Maximum Rs.250 lakhs per month.	15 times of previous month MAB. Maximum Rs.500 lakhs per month	INR 600 lakh
	Non-Home Branch (Daily)	INR 5 lakh		INR 5 lakh	INR 5 lakh	INR 5 lakh	
Free Withdrawal Limit	Home Branch (Monthly)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	Non-Home Branch (Daily)	INR 1 lakh	INR 1 lakh	INR 1 lakh	INR 1 lakh	INR 1 lakh	INR 5 lakh
Cheque Book	Free cheque leaves	50 per month	150 per month	300 per month	700 per month	1500 per month	5000 per month
Merchant	POS Installation	As per card rates	Free	Free	Free	Free	Free
Acquiring Business	Monthly service charges	As per card rate	As per card rates	Free	Free	Free	Free
(POS)	POS Monthly Rental charges	As per card rates	50% concession in monthly rental charges Free (If INR 50,000 + txn per month per POS)	Free (If 2L+ txn per month per POS)	Free (If 2L+ txn per month per POS)	Free (If 2L+ txn per month per POS)	Free (If 2L+ txn per month per POS)
	Number of discounted POS/QR Sound Box	—	1	1	2	4	8
	MDR	Card rate	Card rate	1.60%	1.40%	1.20%	1.00%
CMP Offering	e-Collections	As per card rates	As per card rates	As per card rates	25% Discount on card rate	75% Discount on card rate	100% Discount on card rate
	Bulk Payments				As per card rates	As per card rates	
	Liquidity Management						
NEFT/RTGS	Through Branch	As per card rates	As per card rates	Unlimited free	Unlimited free	Unlimited free	Unlimited free
Demand Drafts	Home Branch only	As per card rates	20 Drafts free per month	50 Drafts free per month	Unlimited Free	Unlimited Free	Unlimited Free
Non-Maintenance of MAB Charges		Rs.500 + GST per month	Rs.1000/- per month + GST	Rs. 2000 +GST per month	Rs. 4000+GST per month: if MAB <Rs. 2,50,000 Rs. 2000+GST per month: if MAB >Rs. 2,50,000	Rs. 8000+GST per month: if MAB <Rs. 5,00,000 Rs. 4000+GST per month: if MAB >Rs. 5,00,000	If MAB < 50% Rs.25000/- per month + GST MAB> 50% then Rs.15000/- per month + GST.

*Inclusive of cash deposited in CDM/ADWM, GCC, Home & Non-Home Branches.
Current facilities are subject to change. Terms & conditions apply.





BUSINESS : DEPOSIT PRODUCTS

CURRENT ACCOUNT



SHUBHARAMBH PREMIUM CURRENT ACCOUNT	<p>Businesses having valid Startup Registration Certificate issued by DPIT or States/Union Territories:</p> <ul style="list-style-type: none">a. Private Limited Companyb. Limited Liability Partnershipc. Registered Partnership Firmd. One Person Company <ul style="list-style-type: none">✓ Rs.5 Lacs per month free including cash deposited at Home Branch, Non-Home Branches, GCC and CDM/Recycler.✓ Free One cheque book of 50 leaves free per month.✓ 75% discount on card rate of CMP offerings (e-Collections, Bulk Payments & Liquidity Management)✓ 50% concession on card rates + Agency charges as per actuals on Cash Pickup/ Collection Facility.✓ SBI Corporate Credit Card facility & Google Cloud Services worth Rs.1000/-* <p>*Current facilities are subject to change. Terms & conditions apply.</p>
BUSINESS DEBIT CARD	<p>FOR CURRENT ACCOUNT HOLDERS</p> <p>With Business debit card, you now have access to a world of exclusive benefits & services that are customized to meet your financial needs & lifestyle preferences.</p> <p>*Pride *Premium *Platinum *Rhodium</p> <ul style="list-style-type: none">✓ Rewards and offers.✓ Lounge access.✓ Personal Accident Insurance.✓ Complimentary services.✓ World-wide acceptance.
DIGITAL SOLUTIONS	<ul style="list-style-type: none">✓ Hassle free cashless collections through QR code, POS, VAN (Virtual account number) & payment gateway.✓ Customized MIS for easy reconciliation✓ Automated/customized payment solution for salary/vendor payment.✓ Liquidity management solutions for sweeping funds in multiple accounts.✓ Fee/Subscription collection through multiple modes without having your own website.✓ Cash Management Solutions.✓ Connected Banking through Realtime, batch API transactions, H2H solutions for SAP users and Push transactions using SFG (SFTP)





BUSINESS : DEPOSIT PRODUCTS

CURRENT ACCOUNT



SURABHI CURRENT ACCOUNT	FOR CURRENT ACCOUNT HOLDERS Surabhi Current Account bundles liquidity with better returns by providing sweep facility as a value-added service to Corporates / Institutions / Trusts. Surabhi Current Account provides a scheme with sweep and reverse sweep option to Corporate Liquid Term Deposits (CLTD). <ul style="list-style-type: none">✓ For liquidity with better return on funds✓ SB/CA linked to CLTD (Corporate Liquid Term Deposit)✓ MAB for CA – Rs.10,000/-✓ Period for CLTD: Minimum = 7 days and Maximum = 36 months✓ Threshold Limit for auto sweep (1st sweep Rs. 1,00,000/- and subsequent in multiples of Rs.10,000/-)✓ Free business debit card and transfer of account to any branch
CURRENT ACCOUNT FOR GOVT. DEPTS/AUTONOMOUS BODIES/ STATUTORY BODIES & DEFENCE-PARAMILITARY	Current Account Product variant exclusively for Government Departments, Autonomous Bodies, Statutory Bodies & Defence – Para Military establishments. <ul style="list-style-type: none">✓ Nil Monthly Average Balance (MAB)✓ Free cash deposit up to Rs.25 lacs per month (Inclusive of cash deposited in CDM, Recycler, GCC, Home & Non-Home Branches).✓ Free 10 cheque books of 50 leaves each (500 cheque leaves).✓ Unlimited free NEFT/RTGS.✓ Unlimited free issuance of DD/BC.✓ Nil annual maintenance charges. <p>*Current facilities are subject to change. Terms & conditions apply.</p>
REALTOR'S CURRENT ACCOUNT	Designed to meet the requirements of realtors who are looking for a product to meet the directions of RERA Act 2016. Realtor's Current Account One: 100% Collection of funds only Realtor's Current Account Two: Minimum 70% of Collections (funds to be transferred from Account one by sweep). This account will be registered with RERA Authority. Realtor's Current A/c Three: For Day to Day operations for parking 30% of Collections (funds to be transferred from Account one). Current facilities are subject to change. Terms & conditions apply.





CURRENT ACCOUNT



SMART COLLECTION CURRENT ACCOUNT	A smart solution to manage funds across all business/units location. ✓ Streamline fund management for multi-location business. ✓ Centralized fund collection: Pool all credits from cash to digital payments, into one account for easy tracking. ✓ Automated Transfers: Surplus funds are automatically transferred to the designated Main Business Account daily or as per the agreed schedule. ✓ Controlled access: Franchises/units can deposit but not withdraw funds, ensuring security. ✓ Maintain Monthly Average Balance of Rs. 25000/-to avail certain services as free.
NO LIEN CURRENT ACCOUNT	Project specific specialized Current Account for Implementing agencies. ✓ Monthly Average Balance: Nil ✓ First 25 cheque leaves free. ✓ Cash Deposit allowed only at Home branch (Not allowed at non-Home branch). ✓ Unlimited cash withdrawal at Home Branch for free. ✓ Free issuance of Business Debit Card "Pride".
ESCROW CURRENT ACCOUNT	A specialized Current Account Product variant to cater to the escrow requirements of the customers. ✓ Free Monthly Cash Deposit limit of Rs.5 lakhs per month. ✓ Cheque Book facility and ATM/debit card are not allowed. ✓ Deposit from all modes/channels are allowed. ✓ Standing instructions/ECS mandate through the account are not allowed.

Current facilities are subject to change. Terms & conditions apply.





BUSINESS : DEPOSIT PRODUCTS

CURRENT ACCOUNT



IMPORT-EXPORT TRADERS CURRENT ACCOUNT	A tailor-made product to meet the requirements of Import-Export Current Account customers. <ul style="list-style-type: none">✓ Free Monthly Cash Deposit limit of Rs.100 lakhs per month .✓ 700 cheque leaves free per month.✓ Unlimited Free NEFT/RTGS.✓ Free Issuance of Business Debit Card "Premium".✓ Free Issuance of one Foreign Travel Card (Single Currency or Multiple Currency) to the account holder.✓ 25% discount on card rates of CMP solutions (e-collection including VAN, e-Payments and liquidity management).✓ In built concession for Forex transactions.
END TO END DIGITAL CURRENT ACCOUNT OPENING JOURNEY FOR SOLE PROPRIETORS	THROUGH VIDEO BASED KYC (V-KYC) <ul style="list-style-type: none">✓ Paperless Process.✓ No need to visit branch.✓ No physical AOF or documents obtained. <p>Customer should mandatorily have four documents:</p> <ul style="list-style-type: none">i) PAN Cardii) Aadhariii) GSTIN Certificateiv) Udyam Registration Certificate

Current facilities are subject to change. Terms & Conditions apply.

For more details, please visit <https://sbi.co.in/web/business/sme/current-accounts>.





OTHER DIGITAL SERVICES

CASH MANAGEMENT PRODUCTS

Cash Management Products (CMP) are Technology Driven to process Retail & Bulk transaction requirements of Corporates/SMEs/Govts.

Services available under CMP: (i) Collections, (ii) Payments and (iii) Liquidity Management

COLLECTIONS	<ul style="list-style-type: none">• Cash & Cheque pick up (Doorstep Banking)<ul style="list-style-type: none">i. Pick up from clients' location based on LOI with same day credit to account.ii. Mode of option for cash pick up available i.e., sealed bag/cash counting and verification at client's location.iii. Vaulting facility for late pick up.iv. Virtual Account Number (VAN) based services to avoid disclosure of client's account.v. Daily report and MIS sharing for faster reconciliation.vi. Centralized dedicated support team for resolution of complaintsvii. Generation of GST invoice.• Mandate Processing<ul style="list-style-type: none">i. Registration & Execution of Physical & E-mandateii. Processing of mandates for SBI & Non-SBI customers.iii. Automatic registration of mandates below 10K.iv. E mandate registration through INB, ATM, Aadhar OTP.• E-Collection through Virtual Account number (VAN)/RTGS/NEFT/SBI to SBI<ul style="list-style-type: none">i. Enables masking of account number with fast, secure and traceable source of funds facilitating auto reconciliation.ii. Multi-Channel Collection through SBI & other Bank's INB, RTGS/NEFT, Cheque, Cash and Debit Voucher.
PAYMENTS	<ul style="list-style-type: none">• e-Payments for Corporates/Govt.<ul style="list-style-type: none">i. Bulk payment of Salary/Vendor/Other files through secured channels like Portal/H2H/SFTP/API.ii. Customized MT 940 statement delivered through portal/SFTP.iii. Daily MIS as per client requirement.• Bulk printing of MCC/IOI/CCPAP<ul style="list-style-type: none">i. Designed for bulk printing of Multicity cheques (CCPAPs – Corporate Cheques Payable at par) as well as Demand Drafts.ii. Printing at Centralized and Client location.• Dividend Pay-outs of Corporates (Electronic & Paper based)<ul style="list-style-type: none">i. Designed for Dividend / Interest Payout / Principal Redemption through RTGS / NEFT, DCR, DW, DD.ii. Reconciliation statement on monthly / quarterly basis.





OTHER DIGITAL SERVICES

LIQUIDITY MANAGEMENT

- Facilitates Sweep & Reverse Sweep of funds between Parent & Child accounts/Multiple Accounts of a Client maintained with SBI
- Debit balances also can be swept if day light limits are fixed
- Separate widgets for Snapshot, Execution Summary, Billing Summary & Top N Corporates in LM Module for LM positions across Bank/particular individual corporate

MERCHANT ACQUIRING BUSINESS

Bank through its Joint Venture, SBI Payment Services Private Limited (SBIPSPL), offers following comprehensive range of payment acceptance infrastructure tailored to every merchant type, including retail, corporate, institutions and organisations.

- **Point of Sale (POS):** For acceptance of payments through Debit / Credit Cards. Bank provides PSTN/DGPRS/PGPRS/ANDROID/Mobile POS terminals as per the requirement of the merchant.
- **Bharat QR:** A hassle-free, and secure way to receive payments by Merchants from their customers by scanning a QR code. Bharat QR is Interoperable among major Card Schemes (VISA, Master, Rupay) & UPI (Unified Payments Interface).
- **BHIM Aadhar SBI:** Digital payment acceptance solution enabling the small individual merchants to accept cashless payments from consumers using Aadhaar based authentication.
- **YONO Merchant App:** YMA is a fast and simple solution for all merchants to fully manage and operate their business more efficiently directly from their phone anytime, anywhere. Customer can make payment by tapping contactless card on merchant's mobile (NFC) or through QR code."
- **Sound Box:** For acceptance of payment by scanning QR code. At present the facility is available with Bharat QR, very shortly, Sound box will be available for UPI QR merchants also.





BUSINESS LOAN PRODUCTS

Cash Credit (Working Capital)

- Bank has Cash Credit product for Working Capital requirement of the firm.
- The facility can be availed by the units involved in Manufacturing / Trade or Services to fulfil their working capital needs viz., purchase of raw material/ stock, manufacturing and other expenses like payment of salary to employees, utilities etc.
- Assessment of limits is based on audited financials/ Cashflow and projections submitted by the firm.
- The facility is offered at Competitive Rate of Interest, linked to Internal/ External rating of the firm.
- The facility is provided subject to Bank's policy.

e-DFS (Electronic Dealer Finance Scheme)

- e-DFS facilitates financing the purchases of the Dealers from the Industry Majors (IMs) thereby facilitating Inventory Funding.
- Target group for the product are Dealers / Distributors recommended by IM in Comfort letter.
- A dedicated Internet Banking platform is available which provides easy, convenient and hassle-free banking facilities to IM, Dealers.
- Competitive Rate of Interest linked to EBR/ 6-months MCLR.
- Minimum requirement of 25% collateral security

Term Loan

- Bank offers Term Loan financing for acquisition of fixed assets, expansion of capacity / technology upgradation.
- TL can be availed by the units involved in manufacturing / Trade or Services for creation of fixed assets.
- The assessment of limits is based on audited financials / Cashflow and project appraisal submitted by the firm.
- Competitive Rate of Interest is offered, linked to Internal / External rating of the firm.
- Collateral Security will be applicable as per Banks policy.

e-VFS (Electronic Vendor Finance Scheme) -Vendor exposure variant

- e-VFS is an invoice discounting facility to Vendors against goods / services supplied to the reputed Corporates (Industry Majors).
- Target group for the product are Vendors of reputed corporates (Industry Majors).
- Limit is sanctioned based on peak monthly sales of last 12 months by the vendor to IM and the credit period agreed along with 20% additional limit for meeting contingency requirement.
- Exposure / Recourse on Vendor.
- 100% Invoice funding.
- No Primary Security
- Nil Collateral Security
- Single unified charges: Min Rs. 10,000.00 to Max Rs. 30,000.00
- Digital journey for in principle sanction up to Rs. 50 Cr of loans.
- Liberalised documentation.
- Nature of facility is Cash Credit (clean).
- T-Bill linked pricing

e-VFS (Electronic Vendor Finance Scheme) -IM exposure variant

- Limit is assessed based on peak monthly (last 12 months) purchases of goods / services by the Corporate.
- Individual vendor limit not required.
- Flexibility to add vendors on the portal.
- Exposure / Recourse on Industry Major
- 100% Invoice funding.
- No Primary Security
- Either on clean basis or obtention of security (extension of charge) on best effort basis depending on the overall relationship with Bank and risk perception of the IM.
- T-Bill linked pricing
- Liberalised documentation.
- Nature of facility is Cash Credit (clean).

Export Finance

- Bank has specialized products for units involved in Exports business.
- Some of the products are Exporters Gold Card (Liberalised Scheme with concession in charges), Export Packing Credit (EPC), Foreign Bills Purchase (FBP), Packing Credit in Foreign Currency (PCFC) and Export Bill Rediscounting (EBR).
- All the facilities are available at competitive pricing and T-Bill Linked pricing is also extended to eligible exporters. All the facilities are available at competitive rates linked to T Bill pricing."
- Interest Equalisation Scheme benefit is extended to the eligible exporters, Upfront, as per the Govt. announcement and norms.
- The assessment of limits is simple and need based and primarily based on past/projected exports turnover and orders in hand.
- Collateral security may be applicable as per Bank's policy.





BUSINESS LOAN PRODUCTS

Asset Backed Loan (Saral)

- Loan Against property.
- Quantum of Finance: >Rs.10 lakh to Rs.5 Cr (Immovable property: 65% of the realizable value).
- No Primary Security is envisaged.
- Repayment: Tenor of the loan is 180 months

SBI ABL

- Loan Against property.
- Quantum of Finance: > Rs.5 Cr to Rs.20 Cr (Immovable property: 60% of the realizable value).
- No Primary Security is envisaged.
- Repayment: Tenor of the loan is 240 months.

SBI Fleet Finance under Tie-up with TMFL

- Quantum of finance: Min Rs 50 lakhs to Max Rs 50 Crs
- Min 3 years of experience in transport industry / Logistics and other related activity.
- Repayment period of maximum 72 months including moratorium period of 5 months.
- Nil collateral required under the tie-up. However, Collateral security will be accepted only if offered by borrower to improve the score and to become eligible under Credit Scoring model.
- Personal Guarantee of promoters / Directors will be mandatory.
- Similar, Tie-ups with Hinduja Leyland Finance Limited (HLFL) and
- Mahindra and Mahindra Financial Services Limited (MMFSL).

FINANCE AGAINST WAREHOUSE RECEIPTS (WHR)

- Finance to traders / owners of goods / manufacturers / processors against Warehouse Receipts issued by Collateral Managers (C.M) with whom we have tie-up (presently NBHC, Star Agri, Sohanlal Commodity Management Private Limited LTC Commercial Company Pvt Limited and eNWR).
- Target group: Traders/owners of goods/Processors/Manufacturers
- Facility can be sanctioned as Working Capital Demand Loan, Revolving Demand Loan and Cash Credit facility (for limits of Rs.1 Cr. and above)
- Simplified documentation.
- Competitive pricing.

SME Car Loan



- Promoter/ Partner/ Director should have a Gross Taxable Income of Rs. 3.00 lakhs p.a. and above as per their last year's Income Tax Return.
- Quantum of finance : Rs 5.00 crores or Up to 4 times the Gross Taxable Income per annum as per ITR subject to the following EMI/NMI stipulation, whichever is lower.
- Rate of Interest linked to CIC Score of applicant.
- Collateral Security is not required. Only hypothecation of the vehicle(s) purchased will be taken as a security.
- Maximum Repayment Period of 5 or 7 years through EMIs

SBI Fleet Finance Scheme (Regular)

- Quantum of Finance: Minimum Rs 50 lakhs, Maximum Rs 5 Crore.
- Min 3 years of experience in transport industry and other businesses.
- Fleet operator having existing fleet of minimum 10 vehicles.
- Repayment period of maximum 60 months.
- Loans should be covered under CGTMSE. Guarantee fee to be borne by the borrower.
- Personal Guarantee of promoters/ Partners / Promoter Directors will be mandatory.

Healthcare Business Loan



- Quantum of finance: Min. Rs. 10 lakhs to Max Rs. 50 Crs.
- Term Loan and/or Cash Credit. Cash Credit facility is capped at Rs. 5 Cr only. Capex LC may be provided in respect of domestic/ overseas suppliers within overall Term Loan exposure.
- Collateral Security: Up to Rs 5 Cr – Nil Collateral if covered under CGTMSE. For Loans above Rs 5 Cr to Rs 50 Cr Minimum 25% SARFAESI enabled tangible collateral security.
- Cash Credit Repayable on demand or to be reviewed annually. Term Loan Max. Repayment period 10 years including max 18 months moratorium.





BUSINESS LOAN PRODUCTS

Business Rule Engine (BRE)

BRE is a single credit risk model across SME products for loans up to Rs 5.00 crore to make SME sanction process faster, innovative, future ready and to enable straight through processing (STP), for all types viz. New to Bank (NTB), Existing to Bank (ETB) as well as Renewals.

Major features of BRE :

- Processes MSME loans up to Rs.5 crores.
- Application sourcing will be an end-to-end journey through Jan Samarth Portal(for Mudra loans) and CLP Portal(for loans above Rs.10 lacs to Rs.5 crores).
(Link : <https://www.sbiloansin59minutes.com>)
- Most of the due diligence shall be carried out by the Risk Model with the aid of various APIs.
- WC Limit shall be assessed by BRE Model for Brownfield units.

Finance to Solar Vendors

Target Group : Existing SME Business enterprises engaged as Solar vendors/ Channel Partners/Sub- Contractors registered with MNRE, handling execution of Residential and Commercial Solar Power Projects.

Facilities Available : Cash Credit

Quantum of loan: Minimum: > Rs. 10 lacs, Maximum: Rs. 5 crores

Stand-by line of credit up to 20% of the limit.

Pricing : Attractive Interest rates based on rating of the Borrower or as per Scheme Specific Rating (if applicable) or as per extant guidelines of the Bank.

No Collateral security. All loans are to be covered under CGTMSE.

Processing fee / Upfront Fee : As per Bank's extant card rates applicable from time to time

SBI EV : Mitra- Finance to EV (Electrical Vehicle) Public Charging station

Target Group: Existing and Prospective MSME & Non- MSME Business enterprises planning to set up EV Public Charging Station (PCS), EV Captive Charging Station (CCS) and Battery Charging Stations (Battery Swapping Stations). Existing Fuel Stations / Petrol Pumps, Hotels, Restaurants, Commercial / Office Spaces etc., intending to set-up EV charging infrastructure points in its operating premises for captive or commercial uses.

Facilities Available : Term Loan

Quantum of loan : Minimum: > Rs. 10 lacs, Maximum: Rs. 5 crores

Pricing : Attractive Interest rates based on rating of the Borrower or as per Scheme Specific Rating (if applicable) or as per extant guidelines of the Bank.

Borrower's Margin / Contribution : Min 25%

Repayment Period : Term Loan: 8 years (including the moratorium period of maximum 9 months)

Processing Fee / Upfront Fee : As per Bank's extant card rates applicable from time to time.

Special Feature : The project cost may include the cost of setting up of Cafeteria, Restrooms etc. However, the cost of such addon amenities should not exceed 25% of the total project cost or Rs. 100 lacs, whichever is lower.





AGRICULTURE : LOAN PRODUCTS

KISAN SAMRIDDHI RIN (KSR)

- Agriculture cash credit facility for end-to-end credit requirement of scientific and progressive farming.
- Eligible entities - All types of farmers including Corporate Farmers, FPOs/FPCs, etc.
- Eligibility-
 - Credit score: 650 and above*
 - Land holding: \geq 4 acres or farmer is engaged in scientific farming.
 - For Companies & Corporates: Profit earning in last/next 2 years.
- Loan Quantum – Rs. 5.00 lakhs to Rs. 50.00 Cr.
- Lucrative interest rates.
- Age Limit: Minimum-18 Yrs
Maximum-No Age limit

AGRI & FOOD ENTERPRISES LOAN (AFEL)

- For financing business entities engaged in Agri Allied and related activities.
- Target Group – Agri-based enterprises dealing in Agri commodity, Food Processing, Agri Input Manufacturing, Agri Exports, etc for select Agri, Allied, Agri infrastructure and Ancillary activities.
- Eligible Entities – Proprietorship, Partnership concerns, Private Ltd. Companies, LLPs, Corporates, FPOs.
- Loan Quantum – Rs. 1 lakh to Rs. 100 Cr.
- Competitive Interest Rates
- Loan Term – up to 10 years including max. moratorium of 24 months.





AGRICULTURE : LOAN PRODUCTS

FINANCE TO SELF HELP GROUP (SHG)

- Finance up to Rs. 20.00 lakhs.
- Loan based on the Corpus of the SHG.
- Maintenance of 'Panchasutras' mandatory for finance.
- Loans Up to Rs 20 lakh - No Collateral Margin
Loan up to Rs 10 Lakh - Nil
Loan above Rs 10 lakh - Min 10 %
- To meet the entire credit requirements of the SHG members for meeting social needs, high-cost debt swapping, construction or repair of house, construction of toilets and taking up sustainable livelihoods or to finance any viable common activity started by the SHGs.

AGRICULTURE GOLD LOAN

- Gold Loan to farmers for crop production/investment needs and allied activities.
- Can be applied through YONO for easy processing and quick disbursement.
- Maximum loan Rs 25.00 lakhs.
- Simplified process and low interest rate.
- Repayment in maximum 12 months

PRADHAN MANTRI FORMALIZATION OF MICRO FOOD PROCESSING ENTERPRISES (PMFME)

- Financial, technical, and business support for upgradation of existing and new food processing entrepreneurs, FPOs, Self Help Groups (SHGs) and Cooperatives.
- Support to individual and groups of micro enterprises.
- Branding and Marketing support.
- Support for strengthening of institutions.
- Apply online through "PMFME" Portal.
- Increased access to common services like common processing facility, laboratories, storage, packaging, marketing, and incubation services.
- Individual Micro Enterprises: Capital Subsidy @35% of the eligible project cost max Rs. 10 lakhs.
FPOs/SHGs/Cooperatives: - 35% of eligible project cost of the eligible project cost max Rs. 3 Cr.
Common Infrastructure Development: -35% of eligible project cost.

SVAYAM SIDDHA INITIATIVE

- Individual female members of matured SHGs which are credit linked with us and sponsored by SRLM / NRLM
- Simplified loan process
- Maximum Limit is up to ₹ 10.00 Lakhs All MSME Mudra and Agri Mudra activities are covered. For 28 common activities. Simplified procedure will be followed up to loan limit of Rs. 5.00 lakhs.
 - a) For amount more than Rs. 5.00 lakhs to Rs. 10.00 lakhs for these 28 common activities regular Mudra Loan procedure will be followed.
- For all activities other than 28 common activities for loan amount from Rs. 80,000/- to Rs. 10.00 lakhs regular Mudra loan procedure will be followed
- All MSME Mudra and Agri Mudra activities where CGFMU cover is available are covered including 28 common activities. Two activities Horticulture and Polyhouse are excluded as CGFMU cover is not available for these activities.
- Women entrepreneurs making prompt repayment will be provided 2% interest subvention up to an outstanding of 1.50 Lakhs per member for maximum 3 years. The Interest Subvention will be provided to an individual only once.
- Actual Credit Guarantee fees will be reimbursed to Banks / Lending Institutions for providing loans to individual women SHG members under DAY NRLM Scheme for loans upto Rs. 5.00 Lakhs. In case of loan amount exceeding Rs.5.00 lakhs, reimbursement of credit Guarantee fees will be done in proportion to the loan amount. The reimbursement is available up to 5 years. The refund of CGFMU fees will be provided to an individual only once.
- Earlier there was restriction of financing 1 women member per SHG. This restriction is removed now. Any number of members from matured SHGs are eligible to avail the loan under the Scheme





AGRICULTURE : LOAN PRODUCTS

AGRICULTURE INFRASTRUCTURE FUND (AIF)

- To establish Post-Harvest Management Projects Integrated Primary and secondary processing projects, Cold stores, Viable Farming Assets Warehousing, Silos, Assaying /Grading, packing units, ripening chambers/ waxing plants, etc.
- Farmers, Agri entrepreneurs, Start-ups and Central/State Agency or local Body sponsored PPP Projects, State agency/APMCs, National & State Federations of Cooperatives, PACS, Marketing Coop Societies, FPOs, SHGs, JLGs, Multipurpose Cooperative Societies.
- Interest Subvention of 3% p.a. up to the limit of Rs 2.00 crores for a maximum period of seven years.
- Convergence benefit under AIF scheme with PMFME scheme and other Schemes.
- Credit Guarantee Coverage under CGTMSE up to Rs 2.00 crore Credit Guarantee Scheme under NAB San Rakshan Trustee Company Private Limited: up to 2.00 Cr for FPO.

KISAN CREDIT CARD (KCC)

- Eligibility - All Farmers – Individuals / Joint borrowers who are owner cultivators, tenant farmers, oral lessees (Rights on land belonging to other) & sharecroppers, SHGs and JLGs.
- Facility – Cash Credit
- Repayment Tenure – Short Duration Crops - 12 months from date of sanction, Long Duration Crops - 18 months from date of sanction. KCC Limit is valid for 5 years, subject to annual review.
- Loan Amount - Need based finance considering cropping pattern, acreage, and Scale of Finance (SOF). The limit will be stepped up @10% each year up to 5th year subject to annual review.
- Interest Subvention as per RBI Guidelines.
- Prompt Repayment Incentive of 3% p.a. for prompt/ timely repayment by farmers.
- For Existing to Bank (ETB) customers of Karnataka State, fully digital STP KCC journey upto ₹ 1.60 lakhs has been developed on Jan Samarth portal.
- To meet the short-term credit requirements for cultivation of Crops, post-harvest expenses, consumption requirement of farmer household, working capital for maintenance of farm assets, Investment credit requirement for Agri like farm machinery and allied activities, repayable within a period of one year

ANIMAL HUSBANDRY INFRASTRUCTURE DEVELOPMENT FUND (AHIDF)

- To establish new and strengthening of existing Dairy processing and Meat processing including Animal Feed Manufacturing units.
- FPOs, Private companies, Individual entrepreneurs, Sec 8 companies, Micro, Small and Medium Enterprises (MSME), Dairy Co-operatives.
- Interest subvention of 3% per annum for regular repayments.
- The interest subvention will be provided only up to 8 years of repayment period including moratorium.
- Credit Guarantee Coverage under CGTMSE up to Rs 5.00 crore
- Credit Guarantee Scheme under NABSanrakshan Trustee Company Private Limited: up to 25 Cr for MSME.
- Apply online through "portal.udayamimitra.in" Portal





AGRICULTURE : LOAN PRODUCTS

WAREHOUSE RECEIPT FINANCING-AGRI

- Finance to avoid distress sale immediately after harvest when the prices are usually low.
 - The loan is given against the receipt issued by:
 - I. The Warehouses registered with WDRA.
 - II. The warehouses managed by approved Collateral Managers
 - The maximum loan term – 12 months
- Subject to: The maximum loan term shall be 1 month prior to the shelf life of the commodity Ex.

Shelf life	Maximum Term
12 months	11 months
3 months	2 months

- Minimum: Rs.1.00 Lakh

Maximum loan amount will be as under:

Individual Farmers/SHGs/JLGs

Category of warehouse receipt	Maximum Loan
a. e-NWRs issued by WDRA registered warehouses	₹2.00 crores per borrower
b. WHRs issued by Approved Collateral Managers	

FPOs/Farmer Co-operative societies/PACS/Agro-Food Processing units:

Category of warehouse receipt	Maximum Loan
a. e-NWRs issued by WDRA registered warehouses	₹10.00 crores
b. WHRs issued by Approved Collateral Managers	

- Processing fee waived – E-NWRs and WHRs issued by Approved Collateral Managers
- Collateral Security waived - E-NWRs and WHRs issued by Approved Collateral Managers

ASSET BACKED AGRICULTURE LOAN (ABAL)

- Finance for traditional, modern farm and farm related activities.
- For meeting short term production and investment credit.
- Maximum overdraft limit of Rs 2.00 crore per borrower.
- Loan on SARFAESI Compliant Immoveable Property





AGRICULTURE : LOAN PRODUCTS

MUDRA LOAN -AGRI ALLIED ACTIVITIES

- Purpose: To create employment and generate income for livelihood to enhance the standard of living of people.
- Eligibility: Individuals, sole proprietorship, partnership firms except Corporate Bodies, Institutions, SHGs, JLGs engaged in Allied Agri activities.
- Activities covered: Dairy, Poultry, Fisheries, Sericulture, Piggery, Sheep rearing, Goat rearing, Pig rearing, Bee keeping, Mushroom cultivation, etc.
- Loan facility: Overdraft and Dropline Overdraft.
- Loan amount: Collateral free loans up to Rs. 20.00 lakhs. CGFMU cover available.

TRACTOR LOAN

- Purpose: To meet the cost of purchasing of tractor and accessories (Including insurance and registration charges)
- Only individual with minimum agri land holding of 2 acres are eligible, Maximum two co-applicant can be added.
- Facility - Term Loan - Tractor and accessories (Including insurance + registration charges).
- Repayment Tenure – up to 5 years with half yearly instalments.
- Loan Amount - Min. Rs. 2 lakhs to Max. 25 lakh
- Margin -25% of total cost





AGRICULTURE : LOAN PRODUCTS

FISHING / PROCESSING

- Purpose: Finance for composite fish culture and prawns / shrimp cultivation, boat, construction / deepening / widening / desilting of ponds, etc.
- Eligibility: Individual, Proprietorship, Partnership Firms, LLPs, Companies, Co-operative societies, Group of fish farmers - SHG / JLG are eligible under the product.
- Quantum of finance: Rs. 2.00 lakhs to Rs. 50.00 Crores.
- Repayment period of maximum 7 years including moratorium period of 12 months.

POULTRY / PROCESSING

- Purpose: Broiler production, Egg production, Pullet production, Breeder Bird production, purchase equipment, poultry feed, medicines, construction of shed, borewell, payment of insurance, etc., required for carrying out poultry (broiler/ layer) farming activity and to meet the cost of establishment/ expansion/ mechanization & maintenance of poultry farms.
- Eligibility: Individual farmers (including Self Help Groups) or Joint Liability Groups (JLGs), Corporate Farmers, Farmer Producer Organizations (FPOs)/(FPC) Companies, Partnership Firms and Co-operatives of farmers engaged in Agriculture and Allied Activities are eligible under the product.
- Quantum of finance: Rs. 1.00 lakh to Rs. 25.00 Cr.
- Repayable in 120 months including moratorium period of 9 months.

DAIRY / PROCESSING

- Finance for purchase of milch cattle, purchase of plant and machineries, construction of shed, etc., Construction of required Infrastructure including land development, purchase of required Plant and machinery, etc., for dairy processing activity.
- Individual farmers, Self Help Groups, Joint Liability Groups, Corporates, FPOs, Partnership firms and Co-operatives are eligible under the product.
- Repayment of 5 years for dairy farm and up to 10 years for processing activity including moratorium period.
- Max moratorium 3 months for dairy farm and max up to 18 months for processing activity.



Explore Superior Digital Experience



INB

A web Portal – URL is
<https://www.onlinesbi.sbi/>



YONO Lite

Available as an App -
install from Play/App Store



YONO

Available as an App -
install from Play/App Store



Debit Cards

Variety of Cards
available for
making Banking
convenient
for you



SBI BHIM PAY APP / UPI

install from Play/App Store or enable
through INB/YONO/YONO Lite



Never respond to any popup, email, SMS or phone call,
seeking your personal information such as username,
password(s), mobile number, ATM Card details, etc.

[Go to Index](#)



CARDS

Debit Card

- Debit Card comes with the advanced contactless NFC (Near Field Communication) technology that enhances your convenience and ease of use. Debit card can be used for domestic as well as for international transactions.
- Virtual Debit Card can be issued instantly through YONO/ YONO Lite and RINB which can be used for PoS (in tokenized form, only for Visa and Mastercard) and E-Com transactions (All Networks).
- Card holders to enable e-Com, contactless, international transactions before transacting them.
- Manage usage and set/ modify limit of Debit Card using available banking channels viz YONO/ YONO Lite/ INB/ATM/IVR/ Branch.
- It can be used for Online purchases (e-Com) and for shopping at merchant establishments (PoS)
- Create e-mandate (also referred to as Standing Instruction) using SBI Debit Card. Standing Instruction (SI) can be registered at merchant website/ app e.g. SI at Telecom service providers, OTT platforms/ Insurance partners/ Electricity/ Gas/ Water Bills etc.,
- Card holders can use Reward Points to get merchandise, Gift card, movie tickets, recharge, and other items. Get bonus points on activation and usage during month of birth.
- Card holders to visit <https://bank.sbi> for details about Complimentary Personal Accidental Insurance cover for select debit card variants available.
- For further information, customers can reach out our Contact Centre at toll free numbers 18001234/ 18002100/ 1800112211
- We are also providing Co-branded Debit Cards in collaboration with reputed educational institutes, and Corporates.

Never share your Card Number/ CVV, PIN, OTP, expiry date, etc. with anyone, even if the person claims to be a Bank employee.

Prepaid Card

- Prepaid Cards are store value Cards which can be used to draw Cash at ATMs and can be used for Online purchases and for shopping at merchant establishments.
- Gift Cards can be purchased by individuals for the purpose of gifting to near ones and by companies for gifting to the employees and customers at special occasions, Birthdays, anniversaries, festivals etc.
- eZ Pay card is a general-purpose reloadable Card with maximum load amount of Rs 2,00,000/-
- Manage usage and set/modify limit of Prepaid Card using customer Portal <https://oneview.prepaid.sbi>
- For further information, please reach out our Contact Center at toll free numbers 18001234/ 18002100/ 1800112211





CARDS

State Bank Foreign Travel Card (SBFTC)

- SBFTC is a convenient, safe and secure way to carry foreign exchange abroad. Card is valid world wide except Nepal, Bhutan and in India.
- Card can be purchased from Authorized branches. The Cards are available in single currency (8 currencies viz USD, GBP, EUR, CAD, AUD, SGD, JPY, SAR) and Multicurrency variants (9 currencies viz USD, GBP, EUR, CAD, AUD, SGD, AED, SAR, JPY)
- Card has a validity period of 5 years and any number of reload is permitted till expiry date. Add on card is also available.
- Card can be used to withdraw cash, make payment at PoS and online e-commerce sites.
- Manage usage and set/ modify limit of Prepaid Card using <https://prepaid.sbi>
- Customer can also block/ unblock/view currency wise balance in the card/ PIN Set/ Pin Change/ enable/disable for international transactions through RINB/YONO/YONO Lite and SBI Prepaid card Site <https://prepaid.sbi>. <https://oneview.prepaid.sbi> Customer can load/reload FTC from any Branch/RINB/YONO Lite
- Customer can view or download the statement from RINB, YONO Lite & <https://prepaid.sbi> <https://oneview.prepaid.sbi>
- Issuance of Nil Value FTC through authorized A&B category branches and C1 category branches is also available.
- For further information, please reach out our Contact Center at toll free numbers 18001234/ 18002100/ 1800112211

Green Channel Counter

How to use:

- Swipe your SBI Debit card on Green Channel machine at branches, by placing the card at the top of the slot provided at the right side of machine or insert card in slot available in dip in Green Channel machine.
- The screen would display list of transactions which you would be able to perform.
- Please press the required option.
- As per the instruction given on screen, enter the required information like amount, PIN.

SMS ALERTS

For better monitoring and control of your account, please get your Mobile Number registered with the Home branch to receive SMS alerts for all your transactions

Enterprise Wide Loyalty Programme (EWLP)

- EWLP is SBI loyalty rewards programme also known as SBI Rewardz.
- Apart from activation and usage of Debit Cards, customers are rewarded with points on usage of bank's various product and services as mentioned in <https://rewardz.sbi> overview page.
- Customer can redeem the reward points at SBI reward website/ mobile app/ In-store at select retail outlets through PoS transactions/ bookmyshow etc.
- For further information, please reach out at toll free number 1800-209-8500 and email id membersupport@StateBankRewardz.com





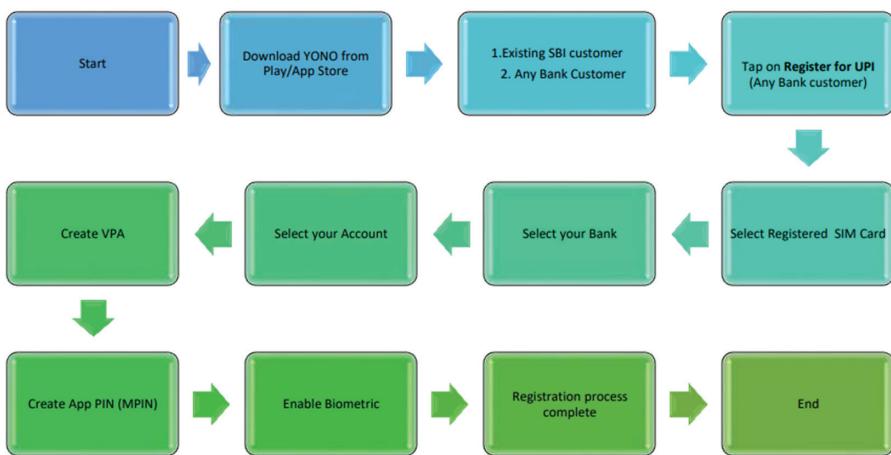
USP

- Interoperable
- Real-time Payments
- 24*7 availability
- Send /Receive Money using VPA/QR/ Mobile Number/UPI Number
- Send Money using A/c Number & IFSC
- Collect money using Mobile (VPA/QR)
- Link any Bank A/c with SBI UPI
- Debit card and Aadhaar OTP based onboarding
- Merchant onboarding through branches/ payment aggregators/direct integrations

Major Enablers

- Rupay Credit Card on UPI
- UPI QR Cash
- Credit line on UPI
- Cross Border Remittances and UPI Global merchant transactions
- Mandate Creation (IPO)
- AutoPay - Recurring payments
- Prepaid Vouchers (e RUPI) – Peer to Peer and B2C
- UPI Lite and UPI Lite Auto topup- Payments without UPI PIN for low value transactions
- Real time Payment confirmation to Merchants with sound alert

YONO UPI - Step by Step Registration process for Any Bank customer





WHATSSAPP BANKING

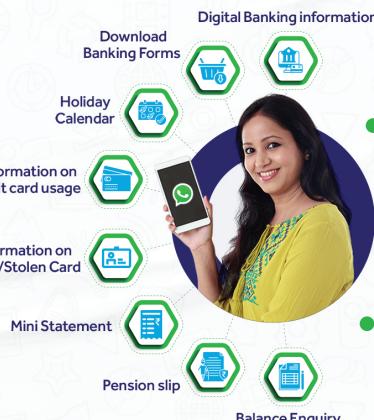


Unlock the benefits of SBI WhatsApp Banking



- Update KYC
- Voice enabled interaction
- Interest Certificate
- Cheque book related services
- Loan related services
- Krishi related services

Send Hi to +91 90226 90226
or Scan to Register



Just say 'Hi' on 9022690226 and follow the instructions to register for WhatsApp Banking
OR

Scan the QR using your mobile and avail the services offered by us.

- You will be prompted to send "Hi" from your WhatsApp Number to State Bank of India WhatsApp number i.e. +919022690226 and follow the instructions given by the Chat-Bot for registration
- OR
- Send an SMS in the following format "WAREG <XXXXXXXXXX> ACCOUNT NUMBER" to 7208933148 from your registered mobile number with us.

OR

Click on WhatsApp icon in the YONO APP, Pre-login hamburger menu, You will be prompted to send "Hi" from your WhatsApp Number to State Bank of India WhatsApp number i.e. +919022690226 and follow the instructions given by the Chat-Bot for registration

1. If registration is successful, then you will get a confirmation message on your WhatsApp linked to your registered mobile number.
2. After Registration, every time just say "Hi" from your WhatsApp Number to +919022690226 to avail the WhatsApp Banking services offered by us.





RETAIL INTERNET BANKING

Steps to register:

- Keep your CIF no. ready (refer to passbook or branch).
- Log on to <https://www.onlinesbi.sbi>
- Click on the link 'New User registration' for self-registration process.

Two options are available for activation of INB facility.

A) I have my Debit Card (Online registration without Branch Visit)

B) I don't have my Debit Card (INB activation by Branch)

Services available through our Internet Banking facility are as under:

- Fund transfer services (Within SBI, Outside SBI, International Fund Transfer, Credit card bill Pay, Donations, Demand Draft, RTGS, NEFT etc.)
- Bill Payments (add a biller for auto pay or schedule pay option, SBI life premium payment etc.)
- E-Fixed Deposit (can open / close e-TDR/e-STDR/e-RD accounts online, interest certificate), Online PPF account opening, NPS registration etc.
- E-Services (Debit card services, submit 15G / 15H, Home loan interest Certificate, Interest Certificate on deposit A/Cs, Download Form 16A etc.)
- E-Tax (Pay direct, indirect and State Govt. taxes)
- E-commerce transactions e.g. e-shopping, e-ticketing & bill payments are facilitated through Online SBI portal
- Request & enquiries (Cheque Book request, Stop Cheque payment, Standing Instructions etc.)

Tips for Safe Online Banking

Do's

- Please notify any unauthorised electronic transaction on <1800 1111 09> immediately. Longer the time taken to notify, higher would be the risk of loss to you. Other Contact Centre numbers are <1800 1234>, <1800 2100>
- Always logon to the site by typing <https://www.onlinesbi.sbi> in the address bar. The 's' in the https:// stand for 'secured' and indicates that the webpage uses encryption.
- Look for padlock symbol either in the address bar or the status bar but not within the webpage display area. Verify the security by clicking on the padlock. The address bar turns to green colour on logging in indicating that the site is secured with an SSL certificate.
- Ensure that you have installed the latest anti-virus / anti spyware / firewall / Security patches on your computer or high end mobile phones.





RETAIL INTERNET BANKING

Don'ts

- Do not give any confidential information such as Username, login password or profile password, one-time password etc. to anyone or leave any such information anywhere.
- Do not provide any information on a page which might have come up as a pop-up window.
- Do not access internet banking or make payments using your credit / debit card from shared or unprotected computers in public places.
- Do not transfer funds to, or share your account details, with unknown / non validated source, luring you with commission, attractive offers etc.

Please note: State Bank of India or any of its representatives never send you e-mail/SMS or call you over phone to get your personal information, password or one-time password. Any such e-mail/SMS or phone call is an attempt to fraudulently withdraw money from your account through Internet Banking. Never respond to such e-mail/SMS or phone call. Please report immediately by e-mail to report.phishing@sbi.co.in.

YONO Lite:

YONO Lite is our Mobile Banking Application for retail users. Application can be downloaded from Play Store (android devices) and App Store (iOS devices). It provides the following host of Financial and Non-Financial Banking services.

- Funds transfer (NEFT/IMPS/RTGS/UPI)
- Bill payments (Mobile, Credit Card, Utility etc.)
- Recharge and Top up (Mobile and DTH)
- Opening of e-FDs / e-RDs / MODs
- Services (Standing Instructions, submit 15G / 15H, Deposit Interest Certificate etc.)
- Requests (Cheque Book request, Positive Pay System, etc.)
- Manage Cards (Physical Debit Cards, Virtual Debit Card, Prepaid Cards)

Note: New user can register for YONO Lite app services by using internet banking credential.

Secure OTP App:

Secure OTP app can be downloaded from Play Store and App Store and used for generating OTP for Online SBI / YONO Lite transactions where there is no mobile connectivity and SMS is not getting delivered but an internet connectivity using wifi / VPN is established. The purpose of secure OTP App is to overcome the issue of non-receipt / delayed receipt of SMS OTP on Registered Mobile Number (RMN) through mobile network connectivity.



SMART BANKING FOR YOU!



T&C Apply



Lifestyle & banking, dono.



Download & Register Now



*Merchant T&C apply.



YONO: THE DIGITAL BANK

YONO: The Digital Bank application is for retail customers. Scan the QR code provided below or download YONO SBI from Google Play Store / APP store and register on YONO.

Already having account with SBI: Click on "Register Now" under Existing SBI Customer.

YONO registration will be allowed only on the handset which has SIM of the mobile number already registered with the bank.

Self Assist Mode

Registration with your INB USER ID and Password

- Enter INB User ID and Password.
- Enter OTP
- Set MPIN
- YONO Activation Completed

Self Assist Mode

Registration with your ATM / Debit Card

- Enter Account* number and DOB
- Enter OTP
- Select transaction right.
- Enter last 6 digit of ATM card and PIN.
- Create INB Username and password.
- Create MPIN.
- YONO Activation Completed.

Branch Visit Mode

Registration using account details

- Input Account number and DOB
- Enter branch name (branch name is auto fetched but it is editable)
- Enter OTP
- Create User name and password.
- Reference number generated.
- Customer to visit the selected branch with reference number and complete registration process.

* If mobile number selected for registration is linked to more than one CIF, then enter account number and Date of birth.



Lifestyle & banking, dono.



Download & Register Now



*Merchant T&C apply.





YONO: THE DIGITAL BANK

Financial / Non-financial products and services available on YONO (1/2): -

Banking Products

- Savings Bank Account Opening
- Video KYC Savings account Opening
- Public Provident Fund (PPF) A/c Opening
- NRE / NRO Account Opening
- NPS (National Pension System) account opening
- Fund transfer (YONO Pay : Bank Transfer and Quick Transfer in Post login)
- YONO Cash (Cash Withdrawal & Deposit without Debit card)
- YONO Quick Pay in Pre-login Scan QR, Pay to Contact, Pay to Bank A/C, Bill Pay)
- Fixed deposit, Recurring Deposit, Loan against Fixed Deposit
- Bill payment, Donations

Banking Services

- Request for Cheque Book, stop cheque, revoke (stop) cheque, Cheque deposit
- Debit card request, Block, activate
- Instant Virtual Debit Card issuance
- SMS alert, e-statement, Manage Nominee, Change Home branch of account
- Pension Slip, Form-16, payment information.
- Email & PAN update
- 15 G/H enquiry & submission, TDS enquiry, print PPF e-receipt
- Government schemes (PMJJBY, PMSBY, APY, SSY)

Loan Products

- **PRE-APPROVED PERSONAL LOAN**
* Send SMS PAPL XXXX (XXXX is LAST 4 DIGITS OF SB ACCOUNT NO.) to 567676 to enquire eligibility
- **PRE- APPROVED CAR LOAN**
*Check your eligibility by sending SMS "PACL XXXX (XXXX is last 4 digits of SBI Savings Bank Account No.) to 567676 to check your eligibility
- RTXC (Real Time Xpress Credit)
- Insta Home TOP-UP
- Pension Loan
- Home Loan
- Gold Loan
- Loan against Mutual Fund (LAMFU)

Joint Venture (JV) Products

- Life Insurance policies (Term plan, wealth creation, endowment etc.) from SBI Life.
- General Insurance policies (Personal accident Insurance, Health, Car) from SBI General.
- Investment (Lumpsum & Systematic Investment Plan-SIP) in SBI Mutual Fund
- JanNivesh SIP for as low as Rs.250/-
- Apply from 18 variants of SBI Credit card
- Apply Demat and Trading account opening



Lifestyle & banking, dono.



Download & Register Now



*Merchant T&C apply.





YONO: THE DIGITAL BANK

Financial / Non-financial products and services available on YONO (2/2): -

Merchants

- 145 merchants from various categories are available on YONO with exclusive offers for YONO SBI customers.

Categories	
YONO MotorZ	
Property-Search SBI Approved Property & Apply for Home Loan	
Travel-Flight, Train, Bus	
Home & Furnishing	
Hospitality & Hotels	
Electronics	
Health & Wellness	
Jewellery	
Gifting & Instant Vouchers	
Holiday	
Fashion & Lifestyle	
Tax & Investment	
Grocery & General Merchandise	
Read Study Learn	
Baby World	
Urban Gardening	

Security TIPs: Never Share your Credential like OTP/ User ID/ Password etc. with anyone or bank. Also, please do not click any link received from unknown person by SMS or email.



Lifestyle & banking, dono.

Download & Register Now



*Merchant T&C apply.





YONO KRISHI: One-stop solution for farmers covering Agri Banking and Non-Banking needs

YONO Krishi propositions: -

Khata (Account)

Simplified banking needs of farmers fulfilled digitally

- Agri Gold Loan
- Kisan Credit Card Review

Bachat (Savings)

Agri investment and insurance offerings by SBI subsidiaries

- Personal Accident Insurance (PAI)
- SBI Life Samoorna Suraksha Group Insurance

Mandi (Marketplace)

Online Marketplace for Agri inputs, equipment rentals / purchase

- Online merchants available for purchase of agri inputs:
- Seeds
- Cattle Care
- Pesticides
- Fertilisers
- Irrigation equipments

Mitra (Advisor)

Digital platform for farming advisory e.g. weather, crop prices etc.

- Advisory services available through Agritech partners for:
- Weather
- Crop Prices
- Government Services
- Agri Forum



Lifestyle & banking, dono.



Download & Register Now



*Merchant T&C apply.





DIGITAL BANKING

New Age Banking

- Insta Plus Account
- Green channel banking for paper less cash transactions & funds transfer
- Debit cards (Mastercard/Visa/Rupay Denomination) accepted worldwide
- Bar coded passbook can be self-updated at Swayam outlet.
- KYC Updation through YONO App/ RINB/ WhatsApp Banking



Digital Products

- Digital Account Opening through YONO app / www.bank.sbi
- Award Winning Internet Banking experience
- SBI Quick App for basic banking, available on feature phones through SMS
- Cardless Cash withdrawal and deposit with YONO Cash.



DIGITAL INITIATIVES

DDE Facility

- Xpress Credit documentation in two modes
- Online: (for applications generated through YONO under RTXC)
- Offline: (for applications generated at branch)

Video KYC

- Facility of opening Savings Bank Account through Video KYC is available.
- Customer can initiate account opening through YONO Application or visiting bank website www.bank.sbi
- Customer can schedule the call as per their convenience.
- Before calling PAN & Aadhar to be kept ready for verification.

Other Initiatives

- Digilocker facility to store and share financial & other documents
- SBI CAP Securities DEMAT A/c Opening freedom to apply for DEMAT from place of choice
- PPF Extension Customers whose PPF accounts have matured will get the option to extend maturity date on YONO platform
- Linking of SBI Cards using one time SBI Card credentials (user id and password) and OTP to provide better convenience on YONO App”.
- Online Public Provident Fund (PPF) A/c Opening
- MF KYC- KYC Creation for Non-KYC compliant customers on YONO
- Credit Card- End to end issuance of Virtual credit card on YONO



Lifestyle & banking, dono.
Download & Register Now



*Merchant T&C apply.





STEPS

Download
YONO
SBI app

Select
New to
SBI Option

Select Open
SBI Ac w/o
Branch visit

Select Insta
Plus Savings
Account

Enter all
required
fields

Features

- Branch visit not required
- Paperless Ac opening
- Rupay classic card will be sent to Aadhar address
- Option to open salary account available

Prerequisite

- Literate, Resident Indian above 18 years & New to Bank
- PAN + Aadhar Required
- Single Operation Account
- Nomination mandatory
- Salary related documents (salary slip / offer letter / service certificate)

Additional Features

- Zero ATM maintenance charge
- Zero AMB charge
- Zero NEFT/RTGS/IMPS charge
- Free Email statement
- Free SMS and INB



Lifestyle & banking, dono.

Download & Register Now



*Merchant T&C apply.





OTHER DIGITAL SERVICES

SBI Unipay (Bharat Bill Payment System) SBI Unipay

One Stop platform for all kinds of bill payments which provides an integrated & interoperable bill payment solution to all customers. SBI, being an authorized operating unit under BBPS with Brand name "SBI Unipay", facilitates payment of repetitive utility bills and recurring payments by customers through various channels like Internet Banking (INB), Mobile Banking (Yono Lite), Mobile Application (Yono SBI), UPI (BHIM SBI Pay), BC channels etc. SBI Unipay site can be accessed directly through URL : <https://customer.sbiunipay.sbi/CustomerPortal/quickPay> and through SBI Quick application. Further, the Bank onboard billers/merchants on its Biller Onboarding Unit (BOU) platform to enable them for collection of bills/recurring payments under various biller categories.

SBI QUICK

SBI Quick enables customers to get their balance or a mini statement of their accounts on their mobile phones

To avail of the facility:

Customers have to register by sending an SMS (REG<space>account number) to 7208933148 from the mobile number of the customer available in the bank records for savings bank / current account / overdraft cash credit accounts. They will get an instant confirmation through SMS.

Thereafter, a customer can send an SMS or give a missed call on a mobile number to get balance in the account or a mini statement containing the 1st five transactions. Information is sent through SMS.

Customers can call on 9223766666 or SMS BAL for balance inquiry. Call can be made to 9223866666 or send SMS MSTMT to get the mini statement. Instant reply will be sent through SMS.

In addition to this a customer can also block his or her Debit Card by sending an SMS-BLOCKxxxx (xxxx represents last 4 digit of the card number)-to 567676.

Enquiries for Home loans, Car loans and Full list of services:

For Home Loans: SMS HOME to 7208933145 or Call to 7208933140

For Car Loans: SMS CAR to 7208933145 or Call to 7208933141

For Full List of services: SMS HELP to 7208933145

The customer will receive instant SMS advising about the features of the service, followed by a call from the bank's team in the case of a Home or Car loan





OTHER DIGITAL SERVICES

SBIePay SBI ePay

Payment Aggregation solution facilitating:

- ❖ Quick & Easy payments from customers on Merchant's site
- ❖ Most diversified, comprehensive, and cost-effective payments' options to Merchants
- ❖ Providing various value-added services and customizable solutions like MIS
- ❖ Merchants who have their own Secured Website and facilitating online payments, falling under the category of Central Govt. /State Govt./Autonomous bodies/ PSU/ Large Corporates/ Educational Institutes, e-Commerce etc.
- ❖ Facilitates e-payments through all online/offline payment modes on a single platform using the channels Internet banking, Debit/Credit cards, UPI, NEFT, wallet and Branch Cash mode.
- ❖ Merchants can acquire payments digitally from customers in a cost-effective way through Multiple Payment Channels, partnering with 40+ major Banks.
- ❖ Streamlined Back-office operations.
- ❖ Dedicated Merchant panel for downloading reports.

(Website: www.sbiepay.sbi)

SB Collect State Bank Collect

A Unique Payment Solution from State Bank of India to its Corporate Customers for collection of funds online from receivers of their goods & services.

- ❖ Payment Solutions to Corporate Customers having CINB enabled account (SB or CA) with Vyapaar/Vistaar/Khata Plus/SARAL/Khata facility are eligible to avail this facility.
- ❖ Merchant need not have any website.
- ❖ A universal collection system which enables payment through multiple channels such as SBI INB, Other Banks INB, Debit cards SBI & Other banks, Credit cards, Prepaid Cards, UPI, Rupay Debit Cards, NEFT/RTGS/, Cash/SBI Cheque at SBI Branches
- ❖ No Integration Cost, minimal transaction charges
- ❖ Easy and effective reconciliation with MIS reports available
- ❖ Education Institutions and Universities are the target group.

ASVA

Acquiring of e-Commerce Sub-merchants via Aggregators (ASVA)

- ❖ Integration of Payment Aggregators with SBI Internet Banking (INB) and Payment Gateway (PG):
- ❖ Bank integrates with Payment Aggregators for providing SBI - INB & SBI - PG for processing the payments on their merchants' portals/app/websites. Transactions done by an internet-shopper/payer on the site of a merchant are acquired by the Bank through an Aggregator to our Internet Banking website and PG (Card related transactions).

So far, we have onboarded 18 Payment Aggregators onto this platform.





OTHER FACILITIES

Door Step Banking

Pick-up Services

- Cheque /Draft /Pay Order for collection/clearing
- Cheque book requisition slip
- I-Tax /Govt /GST Challan with cheque
- Standing Instruction request
- Fund Transfer request
- Nomination form

Delivery Services

- Statement of account
- Term Deposit advice
- TDS and Form 16 certificate
- Pre-paid instruments/ Gift card
- Demand Draft/ Pay Orders
- Cash withdrawal /Digital life certificate for pensioners

For DSB Services under PSB alliance channel, first three services are free every month for Divyangjans and all services are free for senior citizens with cap in three services:

- Fund transfer request and cash withdrawal – 2 per month
- Statement of account – 1 per month

For more details, please visit [bank.sbi](#) >> Quick links >> Doorstep Banking Services

Locker Facilities



- Locker facility available at branch of your choice
- Nomination Facility available for Safe Deposits Locker Account
- No charges for creating Nomination
- Can be made in favour of individual only
- Please obtain acknowledgment after registering nomination

To avail any banking solutions showcased here, or for any other requirement, please contact your nearest SBI Branch. OR

Visit us at www.sbi.co.in or call 24*7 Helpline: 1800 1234, 1800 2100, 18004253800 & 1800112211 (Toll free) or 080-26599990





Online Issuance



Online Issuance through SBI FASTag customer Web Portal (<https://fastag.bank.sbi>) has been rolled out. QR code for online issuance to be displayed at our Branches. Branches can guide walking customers for online issuance of SBI FASTag by scanning to QR Code / online issuance of SBI FASTag link.

Grievance Redressal

- You can call our Contact Center Toll Free Number:
1800-11-0018
- You can lodge your complaint to <https://crcf.bank.sbi/ccf>. This links is also available at SBI FASTag Customer Web Portal. This link is also available at SBI FASTag Customer Portal <https://fastag.bank.sbi> under Helpline Numbers.
- Please lodge your queries / suggestion to our email ID helpdesk.fastag@sbi.co.in



Always Have Your FASTag Topped Up

Avail The Service
Scan QR



New FASTag design with UPI QR . All Customer can recharge their SBI FASTag instantly by scanning the QR code.

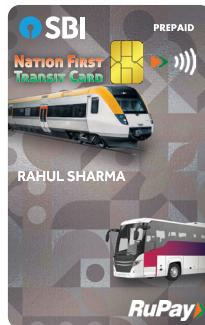




TRANSIT CARD

ABOUT NCMC TRANSIT CARD

National Common Mobility Card is developed under Government of India's vision of 'One Nation One Card,' i.e., only one card is to be used across all payment systems. Ministry of Housing & Urban Affairs (MoHUA) has taken the initiative to implement NCMC across various transit operators and has advised various Metro/Bus operators to enable/upgrade their Automatic Fare Collection (AFC) system to be NCMC compliant. NCMC is available on Debit & Prepaid platforms.



NATIONAL COMMON MOBILITY CARDS (NCMC)-USAGE



CARD LIMIT

The maximum limit for the card's host balance is ~Rs.10000/- for Minimum KYC Details Card for a period of 1 month. For the full KYC cards the maximum limit of host balance is -Rs.2,00,000/- at any point of time. In Mass Transit System (MTS) card the maximum limit shall not exceed Rs.3,000/- at any point of time

TOP-UP OF CARD

Top-up of card can be done through the following:

- Metro/ Bus stations by Cash/Debit Card/Credit Card/UPI.
- Online through SBI's customer portal, <https://oneview.prepaid.sbi/>
- Specified SBI Branches by Cash/Transfer from own SBI account.
- SBI Unipay, BBPS, GPay, PhonePay, Airtel Thanks app.





TRANSIT CARD

CARD TOP-UP AND BALANCE SYNC/UPDATE

The NCMC Card has two Balances:

- Host Balance: The host balance can be topped up through Bank's customer portal through Payment Gateway (Credit/Debit Card and UPI).
- Global Balance/Chip Balance/Wallet Balance/Stored value: In this case the maximum balance on the card will be Rs. 2,000/-, which will be available for online transaction.
 - The Global Balance can be loaded at Metro stations or Branches directly through Cash or Non-cash mode of payment.
 - Further, the Global Balance can also be loaded by doing a Balance Sync/Update transaction at Metro stations or Branches or from any of the Point-of-Sale terminal with NCMC functionality.

MTS CARD

MTS (Mass Transit System) card as per RBI Master Directions allowing to issue prepaid cards without KYC verification, to use at rail, metro, bus, toll, parking. The maximum limit shall not exceed Rs.3,000/- at any point of time.

NATION FIRST TRANSIT CARD

State Bank of India - Nation First Transit Card, is a contactless dual interface (EMV chip based) prepaid card with stored value functionality, for providing a safe, secure and offers a seamless digital solution for commuters to book transit tickets across all open-loop transit projects in the country where we are not acquirer. Currently, the Nation First Transit Card is being issued at Delhi Metro stations, Ahmedabad Metro stations, and BEST depot.

OUR PORTFOLIO OF TRANSIT PROJECTS (9 METRO & 4 BUS PROJECTS)

Metro Projects:

Sr. No.	Project	Status (Operational / Under Implementation)
1	Noida Metro	Operational since Sep-2024
2	Nagpur Metro	Operational since Sep-2024
3	Mumbai Metro (Line 2A & 7)	Operational since Sep-2024
4	Kanpur Metro	Partially Operational since Sep-2024
5	Chennai Metro Phase-I	Operational since Sep-2024
6	Mumbai Metro (Line 3)	Under Implementation
7	Agra Metro	Under Implementation
8	Chennai Metro Phase-II	Under Implementation
9	Pune Metro (Line 3)	Under Implementation

Bus Projects:

Sr. No.	Project	Status (Operational / Under Implementation)
1	Himachal Road Transport Corporation	Operational since Sep-2024
2	Metropolitan Transport Corporation, Chennai	Operational since Jan-2025
3	UP State Road Transport Corporation	Under Implementation
4	Mira- Bhayander City Bus Project	Under Implementation





OTHER SERVICES

CUSTOMER SERVICE POINT

Services available free of cost at Customer Service Point outlets

- Cash Deposit and withdrawal upto ₹ 30,000/-
- Deposit in loan account upto ₹ 30,000/-
- Remittance upto ₹ 30,000/-
- AEPS (Aadhar Enabled Payment Transactions) and Rupay card based transactions upto ₹ 30,000/-
- Subscription to Social Security Schemes (PMJJBY, PMSBY, APY)
- TDR/RD opening / renewal upto ₹ 30,000/-
- Passbook printing
- Mini Statement of account
- Aadhar Seeding
- Mobile seeding
- Generation of Green PIN for Rupay card Debit cards
- Block Debit Card
- Issue of new cheque book / stop payment of cheque
- Bill Payments
- Lead generation for 6 Asset products
- Re-KYC
- Activation of In-operative accounts

Location of CSP can be ascertained from "Jan Dhan Darshak" app which can be downloaded from Play Store

CODE OF BANK'S COMMITMENT

- "The Bank has accepted Code of Bank's Commitment to Customers.
- This is a Code of Customer Rights, which sets minimum standards of banking practices member banks have to follow while they deal with individual customers. It provides protection to customers and explains how banks are expected to deal with customers in their day- to- day operations.
- As a part of Sustainability efforts and Green Banking initiatives, the contents of the Code of Bank's Commitment to Customers is shared through link (<https://sbi.co.in/documents/53471/263971/Code+of+Bank-Commitment+to+Customers+-+January+2018.pdf>) instead of issue of printed booklet."



CONTACT CENTRE SERVICES



Our Contact Centre's toll-free numbers are 1800 1234 & 1800 2100; other toll-free numbers 1800 425 3800 & 1800 11 22 11 and through 080-2659 9990 (chargeable number).

Following banking services are available 24 x 7 through the Contact Centre Interactive Voice Response System (IVR) and Agents.

Services	IVR	Agent
Blocking Services:		
➤ Debit Card Blocking*	✓	✓
➤ Retail Internet Banking *	✓	✓
➤ UPI Blocking*	✓	✓
➤ AePS Channel Deactivation	✓	
➤ CINB User ID Blocking	✓	
Account Balance/Last 5 Transactions*	✓	✓
Deposit Account Details & Transaction Enquiry		✓
Account Statement*	✓	✓
Loan Account Details, Transaction & EMI Schedule Enquiry		✓
KYC Status Announcement	✓	
Nomination Status Information	✓	
CIF & Home Branch information through IVR & Agent	✓	✓
Debit Card Services:		
➤ Green PIN Generation	✓	
➤ Debit Card Reissuance (post-blocking)	✓	✓
➤ Debit Card Dispatch Status information*	✓	✓
➤ Debit Card Switch On/Off & Limit Set/Modify	✓	
Prepaid & Foreign Travel Card Services:		
➤ Balance Enquiry	✓	
➤ Blocking	✓	
➤ Switch On/Off	✓	
➤ Product information		✓
Cheque-related Services:		
➤ Cheque Book Issuance	✓	✓
➤ Cheque Book Dispatch Status information*	✓	✓
➤ Cheque Stop	✓	✓
Interest Certificates (through registered email):		
➤ TDS details & Deposit Interest Certificate*	✓	✓
➤ Home Loan Interest Certificate	✓	✓
➤ Education Loan Interest Certificate	✓	✓
➤ Provisional Home Loan Interest Certificate	✓	
Interest Rates information at IVR & through SMS*	✓	✓
Deposit & Loan Products Features*		✓
Request for Call-Back regarding Deposit/Loan products*	✓	
PAPL account closure during cooling period (T + 2 Days)	✓	



CONTACT CENTRE SERVICES



Digital Xpress Credit Account Closure	✓	
Pension Related Information*		✓
SBI YONO-related Queries*		✓
SBI YONO Business-related Queries*		✓
INB-related Queries*		✓
BHIM UPI-related Queries*		✓
Complaint Registration*		✓
Complaint Status Information*	✓	✓
Unauthorized Transactions Reporting – Debit Card/INB/UPI/AePS*		✓
Information on usage of Digital Channels subscribed		✓
Income Tax Refund Order information*		✓
Goods & Services Tax information*		✓
FASTAG information*		✓
Pre-Intimation of Foreign Travel		✓

- All the above services are available on calling from the mobile number registered with the Bank (RMN). Certain services (marked *) are also available on calling from a non-registered number (non-RMN).
- For reporting of unauthorized transactions, dedicated helpline number 1800 1111 09 is available 24x7.
- Dedicated Toll-Free number 1800 8888 available 24x7 for Senior Citizens and Differently Abled Citizens.
- Contact Centre assistance is also available through email id: contactcentre@sbi.co.in

SBI
The banker to every Indian

**24x7, you've got our attention.
Simply call for an instant solution.**

**1800 1234
1800 2100**





CONTACT CENTRE SERVICES

SBI
The banker to every Indian

Need Your Account Statement?

Just Call SBI Contact Centre

- Call 1800 1234 or 1800 2100 from your Registered Mobile Number.
- Press 1 for "Account Balance and Transaction Details"
- Enter Last 4 digit of your "Account number", if asked
- Press 2 to get "Account Statement"
- Select Period of Statement

The Account statement will be delivered on your registered E-mail.

CONTACT CENTRE NEW EASY NUMBERS **1800 1234** **1800 2100**

*Conditions apply

SBI
The banker to every Indian

Want To Block Your ATM / Debit Card?

Just Call and get it blocked

- Call 1800 1234 or 1800 2100 from your Registered Mobile Number.
- Press "0" "To Block Your ATM Card, UPI, Internet Banking"
- Then Press 1 to select the option "Card Block"
- Enter the Last 4 digits of your Card or Account number, if asked
- Again Press 1 for confirmation

Your card will be blocked and an SMS will be sent to your registered mobile number.*

CONTACT CENTRE NEW EASY NUMBERS **1800 1234** **1800 2100**

*Conditions apply

SBI
The banker to every Indian

Get your TDS Details & Deposit Interest Certificate through email

Just call SBI Contact Centre

- Call 1800 1234 or 1800 2100 from your Registered Mobile Number.
- Press "3" for "SBI Yono, INB & Interest Certificate".
- Press "3" for "TDS Details & Deposit Interest Certificate through e-mail".
- Enter the last 4 digits of your "Account Number".

TDS details & Deposit Interest Certificate will be delivered to your registered email ID, if available.*

Note: Please update your e-mail ID, if not registered in Bank.

*T&C Apply

SBI
The banker to every Indian

Get your Home Loan Interest Certificate through e-mail **call SBI Contact Centre**

- Call 1800 1234 or 1800 2100 from your Registered Mobile Number.
- Press "3" for "SBI Yono, INB & Interest Certificate".
- Press "4" for "Home Loan Interest Certificate through e-mail"
- Enter the Last 4 digits of your "Account number".

Home loan Interest Certificate will be delivered to your registered email ID, if available.

Note: Please update your e-mail ID, if not registered in Bank.

*T&C Apply



24/7 Raise your issues...



Raise your issues 24x7 and
get quick redressal



Toll Free Number

1800 111109

SMS Number

9223008333

Email ID

unauthorisedtransaction@sbi.co.in



24x7 Complaint Management web portal

<https://crcf.sbi.co.in>



- If defrauded amount is amounts less than or equal to **Rs.1,00,000/-**

- File a simple Police Complaint

OR

Register online either on National Cyber Crime Reporting Portal (<https://cybercrime.gov.in>) or in the website of State / Regional Police.

- If defrauded amount is more than **Rs.1,00,000/-** - File FIR with the Police Station.

Do not click on any unverified URLs. SBI never collects information using any third-party websites

National Cyber Crime Reporting Helpline Number – 1930

For any support, you may dial our Contact Centre Numbers
1800 1234 and 1800 2100

आसान बैंकिंग, सिर्फ एक कॉल में HASSLE-FREE BANKING, SIRF EK CALL MEIN.

टोल फ्री नं. | TOLL-FREE NO. **1800 1234 / 1800 2100**

उपलब्ध सेवाएं

SERVICES AVAILABLE

- बैंलेस की पूछताछ और पिछले 5 लेनदेने
- Balance enquiry & Last 5 Transactions
- खाता विवरण
- Account Statement
- एटीएम पिन बनाना/बदलना
- Generate / Change ATM PIN
- एटीएम कार्ड ब्लॉक करना/पुनः जारी करवाना/एटीएम कार्ड प्रेषण स्थिति
- Block ATM Card / Reissue ATM Card / Dispatch Status of ATM Card
- गृह/शिक्षा ऋण ब्याज प्रमाणपत्र
- Home / Education Loan Interest Certificate
- जमा ब्याज प्रमाणपत्र/टीडीएस विवरण
- Deposit Interest Certificate / TDS Details
- सीआईएफ और गृह शाखा की जानकारी
- CIF and Home Branch information
- योनो/आईएनबी से संबंधित प्रश्न
- YONO / INB related queries
- चेक बुक जारी करना/चेक रोकना
- Cheque Book Issuance / Stop Cheque
- इंटरनेट बैंकिंग यूजर आईडी/यूपीआई आईडी ब्लॉक करना/एपीएस का निरस्तीकरण/डीरजिस्ट्रेशन
- Internet Banking User ID / UPI ID Blocking / Dereistration of AEPS
- जमाराशि और ऋण उत्पाद की विशेषताएँ
- Deposit and Loan Products Feature
- एटीएम कार्ड: चैनल चालू/बंद करें और सीमा सेट/संशोधित करें
- ATM Card: Switch On / Off Channel & Limit Set / Modify
- प्रीपेड कार्ड सेवाएं - ब्लॉक, बैंलेस जानकारी, चैनल सक्षम/अक्षम करें
- Prepaid Card Services - Block, Balance Information, Enable / Disable Channel
- और अनेक सुविधाएँ...
- and many more services...

