

## Features

- Mobile banking
- SMS Alerts
- Inter-Net banking
- YONO
- State Bank Anywhere
- SBI Quick Missed call facility.
- - First 10 cheque leaves free in a financial year
  - **Thereafter:**
  - 10 Leaf Cheque Book at Rs 40/-+GST
  - 25 Leaf Cheque Book at Rs 75/-+GST
  - Restricted free withdrawals based on Monthly Average Balance maintained.
- The facility of transfer of accounts through Internet Banking channel.
- Nomination facility is Available
- Monthly Average Balance: **NIL**
- No limit on Maximum balance
- A Pass Book is issued to record the transactions. Duplicate pass book can be issued if original is lost, on payment of charges. Statement of accounts can also be sent through e-mail.
- Free Consolidated Account Statement

## Eligibility

All individuals/Central/State Govt Departments (if eligible to open SB accounts) such as:

- Govt depts. /bodies/agencies in respect of grants, subsidies released for implementation of various programmes/schemes sponsored by Central Government/State Governments subject to production of an authorisation from the respective Govt depts to open Savings Bank account.
- Development of Women and Children in Rural areas
- Self-help Groups, etc.
- Mode of Operation : Single/Jointly/Either or survivor/ Former or survivor, Later or survivor, etc

### KYC Requirement

### Most Important Terms & Conditions (MITC)

#### Service Charges

Cheque book: First 10 leaves free per FY; thereafter ₹40 per 10 leaves + GST.

Debit Card Annual Maintenance: ₹125 + GST.

Cash withdrawal beyond free limit (where applicable): ₹20 per transaction.

Duplicate passbook: ₹50 per issue.

Account closure: Nil after 14 days of opening.

Cheque book: First 10 leaves free per FY; thereafter ₹40 per 10 leaves + GST.

Debit Card AMC: ₹125 + GST.

Cash withdrawal beyond free limit: ₹20 per transaction.

### **Interest Rate**

Interest Rate: 3.50% per annum on savings balances.

Interest is calculated on end-of-day balances and credited quarterly.

Rates are subject to change as per Bank/RBI policy.

### **Eligibility Addendum**

Individuals, Govt. departments, SHGs and eligible institutions as per RBI/SBI norms.