

## ONLINE TRADING

State Bank of India (SBI) now introduces you to a State-Of-Art broking predominantly to cater to every broking need and offers a truly world class experience of online investing –anyplace, anytime. Buying and selling of shares is now just a click away.

Our value proposition is based on **Unmatched Expertise, State-Of-Art Technology And Operational Ease** that will redefine the way india trades. With us you have the power of research expertise to aid you in making the right decisions, operational ease allowing you to seamlessly execute your transactions, timely advice that helps you pick the right opportunities and a customized trading experience to suit your needs and demands. So go ahead and enjoy yourfast, easy and hassle-free trading experience with the india's largest bank.

State Bank of India in alliance with [SBICap Securities Limited](#) and [Motilal Oswal Securities Limited](#) now offers you an online trading account which will let you trade from the comfort of your home or office either through the internet. This service provides you with a 3-in1 account which is an integrated platform of savings bank a/c, demat a/c and an online trading a/c to give you a convenient and paper free trading experience under one roof.

## SBI VISHWA YATRA FOREIGN TRAVEL CARD

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SBI Vishwa Yatra foreign Travel Card (FTC), a prepaid plastic card issued in association with VISA International, is presently available in three different currencies - US Dollars, Euro and GBP. It is a safer method of carrying funds in a safe, convenient and cost effective way on your visit abroad. It takes away the hassles of going around Money changers and losing valuable foreign currency by way of high exchange margins. It also relieves the customer of the Annual fees, joining fees, credit limits, Mark-ups, unusual transaction charges etc., usually associated with International Debit / Credit Cards

### THE CARD:

- A Pre-paid card presently available in US Dollar, EURO and GBP Currencies
- Issued in association with VISA International.
- Accepted at 1.40 Million VISA ATMs and at over 28 Million Merchant Establishment(MEs) approximately, all over the world except in India, Nepal and Bhutan.
- Available at all Branches authorized to sell Foreign currency / travelers cheques

### ELIGIBILITY:

- Any bonafide citizen of India who plans to travel abroad except Nepal and Bhutan.
- Corporates for their employees whom they plan to send abroad for official purpose subject to completion of KYC norms.
- Parents / sponsors of the students going abroad for higher studies, in the student's name and can be subsequently reloaded up to the statutory ceiling prescribed from time to time.
- Foreign Nationals residing in India subject to completion of KYC no

### FEATURES:

- Minimum amount of issue: US Dollars 500 /400 Euros / 250 GBP
- Maximum amount of issue: US Dollars 10,000 or equivalent / or any higher amount as prescribed RBI/FEMA 1999 depending on the purpose of overseas visit
- Competitive exchange rates.
- Reloadable any number of times from any branch authroised to issue FTC.
- SMS message on your Mobile phone for each transaction
- Operatable by 4 digit PIN at ATMs and by PIN/Signature at Merchant Establishments.
- Free balance enquiry at SBI / VISA ATMs(at a charge)
- Free balance enquiry and view / download details of transactions through [www.prepaidsbi.com](http://www.prepaidsbi.com)
- Add-on cards not exceeding two in number to be used by the card holder in case of loss/misplacement/defacement of the card
- Balance information after each transaction through SMS
- Free insurance cover upto Rs.2 lacs for 48-hour pre and post card lost liability on non-PIN based transactions. (conditions apply)\*
- A 24 x 7 call centre to provide information and hot-list (block) the card in case of loss / misplacement.

### DOCUMENTS

- Copies of Pass port
- Form A2(if Foreign Currency to be bought is more than US\$ 5000)
- PAN or Form 60 in lieu thereof
- Proof of residence in case the address is different from that appearing on passport

\*Available for six months from the date of purchase on cards issued upto 30th April 2007 only.

### eZ -PAY CARD

The SBI eZ-Pay card, a prepaid plastic card issued in Indian Rupees in association with VISA international, is an ideal product for making periodical payments. Payment of salaries to employees, who are required to work at different locations, is generally a difficult proposition for Employers. Cards can be loaded from a single point and the funds are available to the employees immediately. It is suitable for

- i. disbursement of wages to blue collar workers,
- ii. bonus to employees/ reimbursement of expenses to staff,
- iii. periodical payment of incentives to agents/ commission to distributors

One need not be an SBI account holder for purchasing SBI eZ-Pay Card. Any person, in individual capacity also, can obtain eZ-Pay card. The SBI eZ-Pay card is usable at all State Bank ATMs through PIN and at Merchant establishments/ Point of Sale through PIN/ Signature. The cardholder need not visit any Branch to withdraw his money. Balance enquiry can be made free of charge either through State Bank ATMs or through Internet.

### Currency of Issue

Indian Rupees

### Documentation

The customer/individual/corporate needs to provide the following documents for purchasing SBI eZ-Pay Card:

- Application
- Proof of Identity such as passport, voter ID card, PAN Card etc.
- Proof of Residence.

### Personalised Cards

The cards are issued as personalized cards only.

### Product Features

- Amount of load: Rs.500 -50,000 - in multiples of Rs.100.
- Cash withdrawal limit from State Bank ATMs : Rs.100 – Rs.40,000 per day.
- PoS Transaction limit : Rs. 50,000 per day.
- Reloading facility available.
- Online top-up facility available through Corporate Internet Banking.
- Free online access to statement of account through Internet

### Card Validity

The card is valid for 10 years. The expiry date is pre-printed on the cards.

### ATM SERVICES

### STATE BANK NETWORKED ATM SERVICES

State Bank offers you the convenience of over 21,000 ATMs in India, the largest network in the country and continuing to expand fast! This means that you can transact free of cost at the ATMs of State Bank Group (This includes the ATMs of State Bank of India as well as the Associate Banks - namely, State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala, and State Bank of Travancore) and wholly owned subsidiary viz. SBI Commercial and International Bank Ltd., using the State Bank ATM-cum-Debit (Cash Plus) card.

### KINDS OF CARDS ACCEPTED AT STATE BANK ATMs

Besides State Bank ATM-Cum-Debit Card and State Bank International ATM-Cum-Debit Cards following cards are also accepted at State Bank ATMs: -

- 1) State Bank Credit Card

2) Cards issued by other banks displaying Maestro, Master Card, Cirrus, VISA and VISA Electron logos

3) All Debit/ Credit Cards issued by any bank outside India displaying Maestro, Master Card, Cirrus, VISA and VISA Electron logos

### **State Bank ATM-cum-Debit (State Bank Cash plus) Card:**

India's largest bank is proud to offer you unparalleled convenience viz. State Bank ATM-cum-Debit (Cash Plus) card. With this card, there is no need to carry cash in your wallet. You can now withdraw cash and make purchases anytime you wish to with your ATM-cum-Debit Card.

Get an ATM-cum-Debit card with which you can transact for FREE at any of over 21,000 ATMs of State Bank Group within our country.

[Click here](#) for the list of ATMs in India or to find the nearest ATM you are looking for!

Details of [STATE BANK CASHPLUS SCHEME](#).

### **Features:**

- €Withdraw cash from over 21,000 ATMs of our group FREE and about 40000 ATMs of other banks under multi-lateral sharing viz. Andhra Bank, Axis Bank, Bank of India, The Bank of Rajasthan Ltd. Canara Bank, Corporation Bank, Dena Bank, HDFC Bank, ICICI Bank, Indian Bank, IndusInd Bank, Punjab National Bank, UCO Bank and Union Bank of India apart from ATMs displaying Master Card/ Maestro/Cirrus logo for FREE upto first 5 transactions in a calendar month (for SB account holders).
- €Make payments for purchases by using the debit card at more than 4 lakh shops, restaurants, shopping malls, hotels, petrol pumps and many other outlets which display Maestro logo.
- Recharge pre-paid mobile phones of Vodafone, IDEA, Reliance and BPL without any charges at any State Bank ATM.
- Recharge pre-paid mobile phones of AIRTEL of 11 Circles viz. Mumbai, Delhi, Gujarat, M.P., U.P. (East), U.P. (West), Karnataka, Kerala, Andhra Pradesh, Tamilnadu, and Chennai, through ATM/ SMS anywhere in India.
- Recharge mobile phones of AIRTEL, Vodafone, Uninor, Virgin, Reliance IDEA and BPL without any charges at all ATMs as well as by sending SMS (after registration at State Bank ATM). The text of SMS will be as under: -

Service Provider	SMS Text	Send SMS to
Airtel	RC (AMOUNT) PIN	535
BPL	RC SBI (AMOUNT) PIN	140
Vodafone	RC SBI (AMOUNT) PIN	147
IDEA	RC SBI (AMOUNT) PIN	575

- €€€€ Pay MTNL, Mumbai bills through State Bank ATMs
- €€€€ Payment of Electricity Bills (Bescom), Bengaluru
- €€€€ Payment of SBI Credit Card bills
- €€€€ Payment of SBI Life insurance premium
- €€€€ Pay fees of select colleges
- €€€€€ Registration of SBI Mobile Banking and SMS Alerts
- €€€€ Donate to Temple Trusts: - (a) Vaishno Devi (b) Shirdi Saibaba (c) Gurudwara Takht Saheb, Nanded (d) Tirupati and (e) Sri Jagannath Temple, Puri (f) Palani, Tamil Nadu (g) Kanchi Kamakoti Petam, Tamil Nadu (h) Ramakrishna Mission, Kolkatta (i) Mantralaya, Andhra Pradesh (j) Kashi Vishwanath, Banaras (k) Tulja Bhavani, Mumbai (l) Mahalakshmi, Mumbai
- €€€€ Donate to Relief Funds: (a) CM Relief Fund, Orissa (b) CM Relief Fund, Bihar (c) Rajiv Gandhi Aarogyasri Fund

### **Transaction Limits:**

Daily limit of Rs 40,000/- at the ATM

Daily limit of Rs 50,000/- at Point of Sale (POS) terminal for debit transactions

Combined daily limit of Rs 90,000/-

The breakup of Multi Option Deposit Scheme units is available through the Saving Bank / Current Account linked with the ATM-Cum-Debit Card, if attached with the MODS. The withdrawals can be made in units of Rs 1000/- from the Deposits.

#### **Fees:**

There is no joining fee for State Bank ATM-cum-Debit (Cash Plus) card. Annual maintenance fee of Rs. 50/- p.a. will be recovered from the second year of issue.

#### **Apply for your card**

If you already have a Savings Bank or Current Account with us, apply for State Bank ATM-cum-Debit (Cash Plus) card at your branch.

If you are not banking with us, start doing so .....

#### **State Bank Cash Plus International Card:**

This is an International ATM-cum-Debit Card with which you can enjoy shopping at over 4 lakh establishments in India and over 10.5 Million establishments worldwide displaying Maestro logo, wherein the amount you spend on your card is automatically debited to your account. Withdraw cash from over 21,000 ATMs of our group FREE of other banks from ATMs displaying Master Card/ Maestro / Cirrus logo in India and more than 8,20,000 ATMs across the globe for a nominal fee. In India, it would function as the State Bank ATM-cum-Debit (Cash Plus) card.

#### **WITHDRAWAL LIMIT: -**

##### **i) Cash Withdrawals(per day) :**

		India	Abroad
ii) Transaction at POS (per day) :		Rs. 100	Depends on the Bank whose ATM is being used
	India	Maximum	US\$1000 or equivalent
	Abroad	Rs. 45000	
Maximum	Rs. 1,00,000	US\$1000 or equivalent	

Maximum permitted aggregate utilization in a day is Rs. 145000 in India and equivalent to US\$ 2000 abroad (subject to compliance with the RBI and Exchange Control/ FEMA Regulations)

#### **TRANSACTION COSTS: -**

FREE!

#### **Fees :**

The State Bank Cash Plus International Card is available for **one time joining** fee of Rs 200/-. Annual maintenance fee of Rs. 100/- p.a. will be recovered from the second year of issue.

Apply for your card :

If you already have a Savings Bank or Current Account with us, apply for State Bank Cash Plus card at your branch.

If you are not banking with us, start doing so .....

Experience Anytime Anywhere Banking with STATE BANK. Call us at our toll free 1800-112211, 1800-4253800 from any phone and 080-26599990. New Contact Centre Access Numbers from other mobile/ landlines.

#### **Enhanced Convenience:**

State Bank accepts Debit/ Credit Cards issued by banks in India and abroad affiliated to both VISA and Master Card International at its over 21,000 ATMs.

[Search for ATM locations in India](#)

#### **STATE BANK INTERNATIONAL ATM-CUM-DEBIT CARD**

#### **Eligibility:**

All Saving Bank and Current Account holders having accounts with networked branches and are:

- 18 years of age & above
- Account type: Sole or Joint with "Either or Survivor" / "Anyone or Survivor"
- NRE account holders are also eligible but NRO account holders are not.

**Benefits:**

- Convenience to the customers traveling overseas
- Can be used as Domestic ATM-cum-Debit Card
- Available at a nominal joining fee of Rs. 200/-
- Daily limit of US \$ 1000 or equivalent at the ATM and US \$ 1000 or equivalent at Point of Sale (POS) terminal for debit transaction
- Purchase Protection\*up to Rs. 5000/- and Personal Accident cover\*up to Rs. 2,00,000/-
- Charges for usage abroad: Rs. 150+ Service Tax per cash withdrawal Rs. 15 + Service Tax per enquiry.

**\* Conditions apply**

[Download Form for INTERNATIONAL ATM - DEBIT CARD](#)

**Acceptability:**

**Card can be used at:**

- More than 8,20,000 ATMs and 7 million POS, worldwide, displaying Cirrus logo
- All State Bank Group and tie-up banks' ATMs, and ATMs & POS in India displaying Master Card/ Maestro / Cirrus logo

**GIFT CARDS**

Presenting Gifts to Employees and also to near and dear ones during festive season or on special occasions is an integral and unique culture in India. Traditionally, gifts have been given in the form of cash or kind. With the advancement of Banking, Gift Cheques were introduced, allowing the beneficiary to use the money according to their wishes. These cheques, however, are accepted at the issuing bank branches only. The SBI Gift Card, issued in association with VISA International, is one such product which gives the comfort of convenience and wide acceptability.

SBI Gift Card is a Pre-paid Plastic Card supported by Magnetic-strip based technology. It is usable at all VISA enabled Merchant Establishments at PoS by signature. It is a perfect substitute for Gift Vouchers sold by many retail houses as its use is not restricted to any particular Merchant Establishment/ Point of Sale.

<b>Name of the Product</b>	SBI Gift Card
<b>Currency of Issue</b>	Indian Rupee only
<b>Availability</b>	All State Bank of India Branches and also available online through SBI Internet Banking website <a href="http://www.onlinesbi.com">www.onlinesbi.com</a> for all SBI customers availing Internet Banking facility.
<b>Re-load</b>	State Bank Gift Card is not re-loadable
<b>Minimum Amount of Issue</b>	Rs. 500 and thereafter in multiples of Rs. 1
<b>Maximum Amount of Issue</b>	Rs. 50,000
<b>Usage</b>	State Bank Gift Cards can only be used at VISA enabled Merchant Establishments at PoS by signature. <b>Facility of cash withdrawal is not available on this card.</b>
<b>Balance enquiry</b>	Cardholder can view the balance in the Gift card and also obtain a transaction receipt indicating the balance from any State Bank Group ATM in India free of cost and also online at <a href="http://www.prepaysbi.com">www.prepaysbi.com</a> .
<b>Validity of Card</b>	The validity of the card is for <b>1 year</b> from the date of issue.
<b>Daily Transaction Limit</b>	No Limit
<b>KYC *</b>	Full KYC of the purchasers of Gift Card required (separate KYC would not be required for customers who purchase Gift Cards against debit to their KYC-compliant accounts with State Bank of India).

<b>Personalized Cards</b>	The card can also be personalized, upon request by the Corporates for Bulk Issue.
*For complete details, Please contact nearest State Bank of India Branch.	

## INTERNET BANKING

### WELCOME ABOARD

[www.onlinesbi.com](http://www.onlinesbi.com) is the Internet banking service of the State Bank of India. India's Premier Commercial Bank. Smart products for the smart customer.

If you're a customer of our Bank and if your Branch is e-enabled then you're on to becoming an e-customer. All you need is Internet connectivity -Anywhere. And of course you will also need to sign-up for Registration. Just download the application form and submit it to your branch\* after completing it. You will shortly receive your User-Id and Password. As soon as you receive them please log on to the [www.onlinesbi.com](http://www.onlinesbi.com) and change your username and password. That's all. Simple, fast and convenient - anytime -anywhere - always open. You can now check your account balances, view your account, request for cheque book, drafts, Bankers cheques, stop cheque payment and issue standing instructions. You can also transfer funds to your other accounts at the Branch, request for third party transfers, invest and renew Term Deposits.

\* Whether your Branch is e-enabled can be seen on the Branch locator on [www.onlinesbi.com](http://www.onlinesbi.com) All this at no cost - It's free! And most important -the site is 'VeriSign' certified - all transactions are secure.

## TERMS OF SERVICE

### General Information :

1. The [www.onlinesbi.com](http://www.onlinesbi.com) registration form(s) should be addressed and sent directly to the Branches where the applicant(s) maintain his/her/their account(s).
2. Separate registration is required in case the accounts are maintained at different branches. Separate registration is allowed for single and joint accounts at the option of the user.
3. Normally the account holders can access his accounts through the [www.onlinesbi.com](http://www.onlinesbi.com) only after he/she acknowledges to the respective Branch(es) the receipt of the User-Id and Password sent to him/her.
4. Each account holder in a joint account with "Either or Survivor" type mode of operation may register himself/ herself as a USER of the [www.onlinesbi.com](http://www.onlinesbi.com) facility.
5. All other accounts not listed in the registration form will be available on the [www.onlinesbi.com](http://www.onlinesbi.com) for the purpose of enquiry only. The customers may approach Branch for enabling transaction rights on such accounts any time.
6. The [www.onlinesbi.com](http://www.onlinesbi.com) service cannot be claimed as a right. The Bank may also convert the Service into a discretionary service anytime, if so warranted, after it has been made available to the USER.

### Bank's Terms :

1. All requests received from the USERS are logged and transmitted to the User's Branch for their fulfillment. The requests become effective from the time these are recorded/ registered at the respective branch. While registering the request, the USER is informed about the time normally taken by the Bank for fulfillment such requests.
2. The rules and regulations applicable to the banking transactions done in the traditional way in India will be applicable mutatis mutandis for the transactions done through the [www.onlinesbi.com](http://www.onlinesbi.com) service.
3. Disputes between the registered USER of this service and the Bank with regard to the transactions done through [www.onlinesbi.com](http://www.onlinesbi.com) will be subject to the jurisdiction of the competent Courts where the branch maintaining the relative account of the user is located and will be governed by Indian Laws in force from time to time.

4. The Bank will take reasonable care to make use of the available technology for ensuring security and preventing unauthorised access to any of the services offered through the [www.onlinesbi.com](http://www.onlinesbi.com).

5. The [www.onlinesbi.com](http://www.onlinesbi.com) service is a 'VeriSign' certified secure site. It assures that during the session user is dealing with web-site of SBI. The two-way communication is secured with 128-bit SSL encryption technology, which ensures the confidentiality of the data during transmission. The access-control methods designed on the site afford a high level of security to the transactions conducted on [www.onlinesbi.com](http://www.onlinesbi.com).

6. It is proposed to implement, in due course, the PKI (Public Key Infrastructure)/Digital Signature technology for the [www.onlinesbi.com](http://www.onlinesbi.com) Service.

7. The Bank reserves the right to modify, change, add or cancel any of the services offered through [www.onlinesbi.com](http://www.onlinesbi.com) or the Terms of Service listed in this Document without prior notice to the Users. The changes will be notified to the users / customers through a notification on the site.

### **USER's Obligations :**

1. The User-Id and the Password given by the Bank must be replaced by User Name and Password of the USER if free to choose at the time of FIRST log-in. This is Mandatory.

2. The registered USER is free to choose a User Name and Password of his choice as per the guidelines on the site. However, he/she is advised to avoid choosing a password that is generic in nature, guessable/inferable from the personal data such as name, date of birth, address, telephone number, driving licence/car number etc.

3. The USER is welcome to access [www.onlinesbi.com](http://www.onlinesbi.com) from anywhere anytime. However, as a matter of precaution and safety, he should avoid using PCs with public access.

4. There is no way to retrieve the Password from the system. In case the USER forgets his/her Password, he/she will have to approach the branch for re-registration.

5. The USER must keep the user name and Password strictly confidential and known only the himself/herself. It is a good practice to commit the password to memory rather than write it down somewhere. Bank will not be responsible for any loss sustained by the USER due to breach of this condition.

6. The Bank presupposes that log-in using valid user name and Password is a valid session initiated by none other than the USER to whom the said user name and Password belongs.

7. All transactions executed through a valid session as defined above will be construed to have been emanated from the registered USER and will be legally binding on him/her. The USER is cautioned against leaving the computer unattended during a valid session.

8. Should the USER notice that any information relating to his/her account(s) is incorrect or discrepant the same should be immediately brought to the notice of the Branch(es) by e-mail or letter.

9. The USER will not attempt or permit others to attempt accessing [www.onlinesbi.com](http://www.onlinesbi.com) through any unlawful means.

### **FOREIGN INWARD REMITTANCE**

Sending remittances to India for credit to your account with our bank or for your family is very simple and convenient with our wide foreign offices network and correspondent banking arrangement with about 600 banks worldwide. Wherever in the world you may be, there is our office or a bank having corresponding banking arrangement with our bank to provide facilities of remittances.

1. You could use any of the following ways to send the remittances.

- SBI Express Remit Facility
- Demand Drafts in Rupees
- Telegraphic/wire transfers
- Personal cheques/ travelers cheques (in person only)/ DDs in foreign currency

### **Demand Draft in Indian Rupees:**



You can obtain a DD in rupees issued by our offices/ correspondent banks ([click here](#)) or exchange companies in UAE, Bahrain, Oman & Qatar ([click here](#)) having Rupee Drawing arrangement with our bank and mail it to the branch of SBI where your account is maintained. Rupee DDs obtained from exchange companies in the Gulf drawn on designated branches of SBI under Rupee Drawing arrangement are immediately paid on receipt or through clearing and amount credited to your account without any deductions.

### **Telegraphic Transfer/Wire Transfers:**

For quick credits to your account you can send wire transfer/ telex transfers through our offices/ correspondent banks. Facility of transfer by wire /telex is available at branches having SWIFT/ TT drawing arrangements. For transferring funds through our corresponding banks you may furnish details in the following format.

### **Standard format for Telegraphic/Wire Transfer:-**

<b>1</b>	<b>Pay to</b>	Name and address of our correspondent bank (also mention SWIFT/ABA/Routing No./CHAPS)
<b>2</b>	<b>For credit of</b>	FD Kolkata Nostro A/C No. (CHIPS UID NO. if any)
<b>3</b>	<b>Beneficiary bank and branch with Code No.</b>	<b>SBI.....Branch (code )</b> <b>SWIFT/ BIC (if available)</b>
<b>4</b>	<b>Beneficiary's name &amp; address:</b>	
<b>5</b>	<b>Beneficiary's A/c. No.</b>	
<b>6</b>	<b>Purpose/ Invoice no./ Funds to be used for opening of FCNR/NRE A/C</b>	
<b>7</b>	<b>Name &amp;Address of remitter</b>	

### **Personal cheques/ DDs/ Travellers'cheques (in person only)**

You can also deposit your personal cheques drawn in foreign currencies payable at foreign centres for credit to your account or for issue of NRE/ FCNRB deposits. Proceeds of the cheque collected through our own Global Link Service (GLS) or through accredited correspondents will be credited to your account after some cooling off period depending on the currency of the cheque.

For your queries in regard to remittances please look up FAQs in NRI BANKING section of our web-site [www.statebankofindia.com](http://www.statebankofindia.com)

### **SAFE DEPOSIT LOCKER**

For the safety of your valuables, we offer safe deposit locker facility at a large number of our branches. There is a nominal annual rent, which depends on the size of the locker and the centre at which the branch is located. The rent is payable in advance for the Financial Year. A copy of the locker agreement regarding operation of the locker can be provided to the locker hirer at the time of allotment of the locker.

It is always beneficial to avail the benefits of nomination facility/ survivorship clause provided to locker-hirers. The major advantage of availing these facilities is that in the event of unfortunate death of one of the joint locker-hirer, the right to the contents of the locker does not automatically devolve on the surviving joint locker-hirer/ nominee (s), unless there is a survivorship clause/ nomination.

The instructions/ policies/ procedures for giving access of the locker to the nominee(s) / survivor (s)/ Legal Heir(s) of the deceased locker hirer are furnished below.

### **Access to the Safe Deposit Lockers to Survivor(s)/ Nominee(s)/ Legal heir(s) (with survivor/nominee clause):**

(a) If the sole locker hirer nominates a person, Bank normally allows access of the locker to such nominee and liberty to remove the contents of the locker in the event of the death of the sole locker hirer. In case the locker was hired jointly with the instructions to operate it under joint signatures and the locker hirers nominate one or more person(s) as nominee(s), in the event of death of any of the locker hirers, Bank normally gives access of the locker and the liberty to



remove the contents jointly to the survivor(s) and the nominee(s). In case the locker was hired jointly with survivorship clause and the hirers instructed that the access of the locker should be given over to 'either or survivor', 'anyone or survivor', 'former or survivor' or according to any other survivorship clause, Bank normally follows the mandate in the event of the death of one or more of the locker hirers. However, Bank normally takes the following precautions before handling over the contents.

(i) Bank exercises due care and caution in establishing the identity of the survivor(s)/ nominee(s) and the fact of death of the locker hirer by obtaining appropriate documentary evidence. The genuineness of the documents must be ensured.

(ii) Bank normally makes diligent effort to find out if there is any order from a competent court restraining the branch from giving access to the locker of the deceased; and

(iii) Bank normally makes it clear to the survivor(s)/ nominee(s) that access to locker is given to them only as a trustee of the legal heirs of the deceased locker hirer i.e. such access given to him/ her shall not affect the right or claim which any person may have against the survivor(s)/ nominee(s) to whom the access is given.

(b) While giving access to the survivor(s)/ nominee(s) of the deceased locker hirer, Bank does not insist on production of succession certificate, letter of administration or probate, etc., or obtain any bond of indemnity or surety from the survivor(s)/ nominees(s).

Bank is also guided by the provisions of Sections 45 ZC to 45 ZF of the Banking Regulation Act, 1949 and the Banking Companies (Nomination) Rules, 1985 and the relevant provisions of Indian Contract Act and Indian Succession Act.

Bank normally prepares an inventory before permitting removal of the contents of a Safe Deposit Locker. The inventory shall be prepared in the presence of two officers of the branch and two independent witnesses in the appropriate forms as circumstances require (Specimen copy of the form is appended below as Annexure).

In case the nominee(s)/ survivor(s)/ legal heir(s) wishes to continue with the locker, Bank may enter into a fresh contract with nominee(s)/ survivor(s)/ legal heir(s) and also adhere to KYC norms in respect of the nominee(s) / legal heir(s). Bank is not required to open sealed/closed packets found in locker while releasing those to the nominee and surviving locker hirer.

In order to facilitate the identification of Safe Deposit Lockers on the basis of locker keys, Bank normally arrange to emboss on all locker keys, an identification code which could indicate the bank and the branch providing the locker.

#### SBI FLEXI DEPOSIT SCHEME

<b>1.</b>	<b>Name of the product</b>	<b>SBI Flexi Deposit</b>
<b>2.</b>	<b>Purpose</b>	<b>To enable our customers to place long term deposits to earn attractive rate of interest along with flexibility in choosing the deposit amount.</b>
<b>3.</b>	<b>Segment</b>	<b>Personal</b>
<b>4.</b>	<b>Eligibility</b>	<b>Resident individuals, including minors</b>
<b>5.</b>	<b>Mode of Holding</b>	<b>Singly or jointly</b>
<b>6.</b>	<b>Type of account</b>	<b>Recurring Deposit (Variable deposit) account.</b>
<b>7.</b>	<b>Account opening procedure</b>	<b>Extant procedure for opening a normal Recurring Deposit account will be applicable.</b>
<b>8.</b>	<b>Period of deposit</b>	<b>Minimum - 5 years Maximum - 7 years</b>
<b>9.</b>	<b>Available at</b>	<b>All branches (except specialized credit intensive branches) all over India.</b>
<b>10</b>	<b>Minimum deposit amount</b>	<b>Rs. 5,000/- per Financial Year (plus in multiples of Rs. 500/-) minimum of Rs. 500/- at any one instance. Deposits can be made anytime during a month and any number of times. Penalty for default in payment of minimum deposit will be Rs.50/- per Financial Year</b>
<b>11</b>	<b>Maximum deposit amount</b>	<b>Rs.50,000/- in a Financial Year.</b>

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12.	Rate of interest	As applicable to Term deposits. Interest will be compounded at quarterly intervals, based on the balance outstanding on the last date of each month. Deposit on maturity can be withdrawn on the last date of the month in which it matures.
13.	Tax deduction at source	Interest payable will be subject to TDS.
14.	Premature closure	The rate applicable in case of premature withdrawal shall be 1.00% below the rate applicable for the period the deposit has remained with the Bank.
15.	Nomination	As applicable to deposit accounts.
16.	Loan facility	As applicable to Term Deposits
17.	Transferability among our branches	Allowed
18.	Others	Other terms and conditions such as, KYC guidelines, etc as applicable to other deposit accounts will be applicable to this scheme./SPAN>

#### ANNUITY DEPOSIT SCHEME

1.	NAME	Annuity Deposit Scheme
2.	Purpose	To enable the depositor to pay one time lump sum amount and to receive the same in Equated Monthly Instalments (EMIs), comprising a part of the principal amount as well as interest on the reducing principal amount, compounded at quarterly rests and discounted to the monthly value. Payment of interest will start on the anniversary date of the month following the month of deposit. If that date is non-existent (29th, 30th & 31st), it will be paid on the 1st day of the next month.
3.	Segment	Personal segment
4.	Eligibility	Individuals, including minors in single or joint names.
5.	Mode of Holding	Singly/ Jointly/ Jointly with survivorship benefits.
6.	Type of account	Annuity (Term) Deposit account.
7.	Available at	At all branches
8.	Deposit amount	Maximum: No Limit Minimum- Based on minimum monthly annuity Rs 1000/- for the relevant period. In no case Minimum Amount of deposit should be below Rs 25,000.00
9.	Tenure	36/60/84 or 120 months
10.	Rate of interest	As applicable to the Term Deposits of tenure as opted by the depositor.
11.	Receipts/ Advices	Universal Passbook will be issued to the depositors. No Receipts will be issued to the depositors.
12.	Premature Payment	Permitted only in case of death of depositor.
13.	Account opening	As applicable to Term Deposit/ Special Term Deposit
14.	Nomination	As applicable to deposit accounts.
15.	Loan facility	At the discretion of the Branch Manager overdraft/loan upto 75%

		<p>of the balance amount of annuity may be granted on special cases. It will be the same as applicable to TRD/STDRs. After disbursal of OD/loan, further annuity payment will be deposited in loan account only.</p>
16 .	Others	<p>Other Terms and conditions such as transferability among branches, Tax Deduction at Source (TDS), as applicable to normal TD/STD accounts will be applicable to this scheme. Interest amount calculation is rounded off to the lowest rupee value. Due to this, is there can be variation in the last annuity instalment.</p>

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