

Rationalization of Savings Products

This is to bring in notice of the NR Savings Products Rationalization. Product variant changes in Savings NR Products:

Product		SB NRE Pragati
Product Code		509
Criteria		Non Resident Individual
Target Customers		Any Non Resident Individual
MAB - Rs.		2000
Debit Card	Rupay Platinum	✓
	Rupay Classic	✓
Debit Card Charges	Upfront / Issuance Charge	Rs. 499 + Tax - Per Annum
	AMC	Rs. 499 + Tax - Per Annum
	Upfront / Issuance Charge	Nil
	AMC	Rs. 100 + Tax
Debit Card Transactions @ ESAF ATM		Free Unlimited Transactions
Debit Card Transactions @ Other Banks		3 Metro & 5 Non Metro free Transactions
Debit Card Withdrawal (Rs.)	Platinum Card	Rs. 50000/-
	Classic Card	Rs. 30000/-
Debit Card POS & ECOM (Rs.)	Platinum Card	Rs. 100000/-
	Classic Card	Rs. 60000/-
Daily Cash withdrawal limit @ POS		INR 2000/- in Tier II to VI locations. INR 1000/- in Tier I to II locations.
If Platinum Card opted	8 Domestic Lounge Access - Usage of 2 Times per Quarter (If Platinum Card is Chosen)*	✓
	2 international Lounge Access - Usage per Year (If Platinum Card is Chosen)**	✓
	Free exclusive Insurance Package for Accidental/Fraud/Purchase Protection & Travel (If Platinum Card is Chosen)	✓
Anywhere Banking		Unlimited Non Cash Transactions
Cash deposit @ Base Branch		NA
Cash deposit @ Non Base Branch		NA
Withdrawal limit (Cash/Transfer/Clearing) for Customer Induced Transactions.		Unlimited
Cheque Leaves - Payable at Par - Free per half Year		10
IMPS		Rs.5
NEFT @ Branches		Free
RTGS @ Branches		Free
Mobile Banking		✓
Net Banking		✓
Issuance of Passbook		Free
ECS		✓
NACH		✓
Standing Instruction		✓
Cheque Collection facility		✓
Nomination Facility		✓
DD PO		✓
Interest Payout		Monthly Frequency

Product		SB NRO Pragati
Product Code		510
Criteria		Non Resident Individual
Target Customers		Any Non Resident Individual
MAB - Rs.		2000
Debit Card	Rupay Platinum	✓
	Rupay Classic	✓
Debit Card Charges	Upfront / Issuance Charge	Rs. 499 + Tax - Per Annum
	AMC	Rs. 499 + Tax - Per Annum
	Upfront / Issuance Charge	Nil
	AMC	Rs. 100 + Tax
Debit Card Transactions @ ESAF ATM		Free Unlimited Transactions
Debit Card Transactions @ Other Banks		3 Metro & 5 Non Metro free Transactions
Debit Card Withdrawal (Rs.)	Platinum Card	50000
	Classic Card	30000
Debit Card POS & ECOM (Rs.)	Platinum Card	Rs. 100000/-
	Classic Card	Rs. 60000/-
Daily Cash withdrawal limit @ POS		INR 2000/- in Tier II to VI locations. INR 1000/- in Tier I to II locations.
If Platinum Card opted	8 Domestic Lounge Access - Usage of 2 Times per Quarter (If Platinum Card is Chosen)*	✓
	2 international Lounge Access - Usage per Year (If Platinum Card is Chosen)**	✓
	Free exclusive Insurance Package for Accidental/Fraud/Purchase Protection & Travel (If Platinum Card is Chosen)	✓
Anywhere Banking		Unlimited Non Cash Transactions
Cash deposit @ Base Branch		As per RBI Guidelines
Cash deposit @ Non Base Branch		As per RBI Guidelines
Withdrawal limit (Cash/Transfer/Clearing) for Customer Induced Transactions.		Unlimited
Cheque Leaves - Payable at Par - Free per half Year		10
IMPS		Rs.5
NEFT @ Branches		Free
RTGS @ Branches		Free
Mobile Banking		✓
Net Banking		✓
Issuance of Passbook		Free
ECS		✓
NACH		✓
Standing Instruction		✓
Cheque Collection facility		✓
Nomination Facility		✓
DD PO		✓
Interest Payout		Monthly Frequency

Product		SB NRE Royale
Product Code		512
Criteria		Non Resident Individual
Target Customers		Affluent NRI
MAB - Rs.		10000
Debit Card	Rupay Platinum	✓
	Rupay Classic	✓
Debit Card Charges	Upfront / Issuance Charge	Rs. 499 + Tax - Per Annum
	AMC	Rs. 499 + Tax - Per Annum
	Upfront / Issuance Charge	Nil
	AMC	Rs. 100 + Tax
Debit Card Transactions @ ESAF ATM		Free Unlimited Transactions
Debit Card Transactions @ Other Banks		8 Metro/ 8 Non Metro free Transactions
Debit Card Withdrawal (Rs.)	Platinum Card	70000/-
	Classic Card	Rs. 50000/-
Debit Card POS & ECOM (Rs.)	Platinum Card	Rs. 140000/-
	Classic Card	Rs. 100000/-
Daily Cash withdrawal limit @ POS		
If Platinum Card opted	8 Domestic Lounge Access - Usage of 2 Times per Quarter (If Platinum Card is Chosen)*	✓
	2 international Lounge Access - Usage per Year (If Platinum Card is Chosen)**	✓
	Free exclusive Insurance Package for Accidental/Fraud/Purchase Protection & Travel (If Platinum Card is Chosen)	✓
Anywhere Banking		Unlimited Non Cash Transactions
Cash deposit @ Base Branch		NA
Cash deposit @ Non Base Branch		NA
Withdrawal limit (Cash/Transfer/Clearing) for Customer Induced Transactions.		Unlimited
Cheque Leaves - Payable at Par - Free per half Year		20
IMPS		Rs.5
NEFT @ Branches		Free
RTGS @ Branches		Free
Mobile Banking		✓
Net Banking		✓
Issuance of Passbook		Free
ECS		✓
NACH		✓
Standing Instruction		✓
Cheque Collection facility		✓
Nomination Facility		✓
DD PO		✓
Interest Payout		Monthly Frequency

Product		SB NRE Eleganza
Product Code		545
Criteria		Non Resident Individual
Target Customers		HNI NRI
MAB - Rs.		100000
Debit Card	Rupay Platinum	✓
	Rupay Classic	NA
Debit Card Charges	Upfront / Issuance Charge	NIL
	AMC	NIL
	Upfront / Issuance Charge	NA
	AMC	NA
Debit Card Transactions @ ESAF ATM		Free Unlimited Transactions
Debit Card Transactions @ Other Banks		Free Unlimited Transactions
Debit Card Withdrawal (Rs.)	Platinum Card	100000
	Classic Card	NA
Debit Card POS & ECOM (Rs.)	Platinum Card	200000
	Classic Card	NA
Daily Cash withdrawal limit @ POS		Daily Limit : INR 2000/- in Tier II to VI locations. INR 1000/- in Tier 1 to II locations.
If Platinum Card opted	8 Domestic Lounge Access - Usage of 2 Times per Quarter (If Platinum Card is Chosen)*	✓
	2 international Lounge Access - Usage per Year (If Platinum Card is Chosen)**	✓
	Free exclusive Insurance Package for Accidental/Fraud/Purchase Protection & Travel (If Platinum Card is Chosen)	✓
Anywhere Banking		Unlimited Non Cash Transactions
Cash deposit @ Base Branch		NA
Cash deposit @ Non Base Branch		NA
Withdrawal limit (Cash/Transfer/Clearing) for Customer Induced Transactions.		Unlimited
Cheque Leaves - Payable at Par - Free per half Year		Unlimited
IMPS		NIL
NEFT @ Branches		Free
RTGS @ Branches		Free
Mobile Banking		✓
Net Banking		✓
Issuance of Passbook		Free
ECS		✓
NACH		✓
Standing Instruction		✓
Cheque Collection facility		✓
Nomination Facility		✓
DD PO		✓
Interest Payout		Monthly Frequency

Product		SB NRO Eleganza
Product Code		546
Criteria		Non Resident Individual
Target Customers		HNI NRI
MAB - Rs.		100000
Debit Card	Rupay Platinum	✓
	Rupay Classic	NA
Debit Card Charges	Upfront / Issuance Charge	NIL
	AMC	NIL
	Upfront / Issuance Charge	NA
	AMC	NA
Debit Card Transactions @ ESAF ATM		Free Unlimited Transactions
Debit Card Transactions @ Other Banks		Free Unlimited Transactions
Debit Card Withdrawal (Rs.)	Platinum Card	100000
	Classic Card	NA
Debit Card POS & ECOM (Rs.)	Platinum Card	200000
	Classic Card	NA
Daily Cash withdrawal limit @ POS		Daily Limit : INR 2000/- in Tier II to VI locations. INR 1000/- in Tier 1 to II locations.
If Platinum Card opted	8 Domestic Lounge Access - Usage of 2 Times per Quarter (If Platinum Card is Chosen)*	✓
	2 international Lounge Access - Usage per Year (If Platinum Card is Chosen)**	✓
	Free exclusive Insurance Package for Accidental/Fraud/Purchase Protection & Travel (If Platinum Card is Chosen)	✓
Anywhere Banking		Unlimited Non Cash Transactions
Cash deposit @ Base Branch		As per RBI guidelines
Cash deposit @ Non Base Branch		As per RBI guidelines
Withdrawal limit (Cash/Transfer/Clearing) for Customer Induced Transactions.		Unlimited
Cheque Leaves - Payable at Par - Free per half Year		Unlimited
IMPS		NIL
NEFT @ Branches		Free
RTGS @ Branches		Free
Mobile Banking		✓
Net Banking		✓
Issuance of Passbook		Free
ECS		✓
NACH		✓
Standing Instruction		✓
Cheque Collection facility		✓
Nomination Facility		✓
DD PO		✓
Interest Payout		Monthly Frequency