## **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  | <b>2</b> 000 <b>✓</b>   |
|  | Rupay Classic   | <u> </u>  |
|  | Upfront / Issuance Charge   | Rs. 499 + Tax - Per Annum   |
|  | AMC   | Rs. 499 + Tax - Per Annum   |
| Debit Card Charges   | Upfront / Issuance Charge   | Nil   |
|  | AMC   | Rs. 100 + Tax   |
| Dalik Cand Towns atten   |   |   |
| Debit Card Transaction   |   | Free Unlimited Transactions   |
| Debit Card Transaction   | s @ Other Banks   | 3 Metro & 5 Non Metro free Transactions   |
| Debit Card   | Platinum Card   | Rs. 50000/-   |
| Withdrawal (Rs.)   | Classic Card  | Rs. 30000/-   |
| Debit Card POS &   | Platinum Card   | Rs. 100000/-  |
| ECOM (Rs.)   | Classic Card  | Rs. 60000/-   |
| Daily Cash withdrawal  | limit @ POS   | INR 2000/- in Tier II to VI locations. INR<br>1000/- in Tier I to II locations. |
|  | 8 Domestic Lounge Access - Usage of 2 Times per<br>Quarter (If Platinum Card is Chosen)*                        | <b>✓</b>  |
| If Platinum Card   | 2 international Lounge Access - Usage per Year (If Platinum Card is Chosen)**                                   | ✓   |
| opted  | Free exclusive Insurance Package for Accidental/Fraud/Purchase Protection & Travel (If Platinum Card is Chosen) | ~   |
| Anywhere Banking   | ,   | Unlimited Non Cash Transactions   |
| Cash deposit @ Base Bi   | ranch   | NA  |
| Cash deposit @ Non Ba  | se Branch   | NA  |
| Withdrawal limit (Cash/Transfer/Clearing) for Customer Induced Transactions. |   | Unlimited   |
| Cheque Leaves - Payab  | le at Par - Free per half Year  | 10  |
| IMPS   |   | Rs.5  |
| NEFT @ Branches  |   | Free  |
| RTGS @ Branches  |   | Free  |
| Mobile Banking   |   | <b>✓</b>  |
| Net Banking  |   | <b>✓</b>  |
| Issuance of Passbook   |   | Free  |
| ECS  |   | <b>✓</b>  |
| NACH   |   | ✓   |
| Standing Instruction   |   | ✓   |
| Cheque Collection facility   |   | •   |
| Nomination Facility  |   | ✓   |
| DD PO  |   | <b>✓</b>  |
| Interest Payout  |   | Monthly Frequency   |

| Product   | SB NRO Pragati  |  |
|---|---|--|
| Product Code  | 510   |  |
| Criteria  | Non Resident Individual   |  |
| Target Customers  |   | Any Non Resident Individual                |
| MAB - Rs.   | 2000  |  |
|   | Rupay Platinum  | <b>~</b>                                   |
| Debit Card  | Rupay Classic   | · ·  |
|   | Upfront / Issuance Charge   | Rs. 499 + Tax - Per Annum                  |
|   | AMC   | Rs. 499 + Tax - Per Annum                  |
| Debit Card Charges  | 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 Platinum Card  | 30000<br>Rs. 100000/-                      |
| Debit Card POS & ECOM (Rs.)                                       | Classic Card  | Rs. 60000/-                                |
|   | Classic Caru  | INR 2000/- in Tier II to VI locations. INR |
| Daily Cash withdrawal limit @ POS                                 |   | 1000/- in Tier I to II locations.          |
|   | 8 Domestic Lounge Access -<br>Usage of 2 Times per<br>Quarter (If Platinum Card is<br>Chosen)*                  | ~  |
| If Platinum Card opted  | 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) | <b>✓</b>                                   |
| 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 Co<br>Transactions. | ustomer Induced   | Unlimited                                  |
| Cheque Leaves - Payable at Par - Free per half Ye                 | ear   | 10   |
| IMPS  | Rs.5  |  |
| NEFT @ Branches   | Free  |  |
| RTGS @ Branches   | Free  |  |
| Mobile Banking  | ✓   |  |
| Net Banking   | ✓   |  |
| Issuance of Passbook  | Free  |  |
| ECS   | ✓   |  |
| NACH  |   | <b>✓</b>                                   |
| Standing Instruction  |   | <b>✓</b>                                   |
| Cheque Collection facility  | <b>✓</b>  |  |
| Nomination Facility   | <b>~</b>  |  |
| DD PO   | <b>✓</b>  |  |
| Interest Payout   | Monthly Frequency   |  |

| Product  | SB NRE Royale   |                                 |
|--|---|---------------------------------|
| Product Code   |   | 512                             |
| Criteria   |   | Non Resident Individual         |
| Target Customers   |   | Affluent NRI                    |
| MAB - Rs.  |   | 10000                           |
|  | Rupay Platinum  | <b>✓</b>                        |
| Debit Card   | Rupay Classic   | <u>,</u>                        |
|  | Upfront / Issuance Charge   | Rs. 499 + Tax - Per Annum       |
|  | AMC   | Rs. 499 + Tax - Per Annum       |
| Debit Card Charges   | 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  |                                 |
|  | Platinum Card   | 70000/-                         |
| Debit Card Withdrawal (Rs.)                                    | Classic Card  | Rs. 50000/-                     |
| publicated positions (p. )                                     | Platinum Card   | Rs. 140000/-                    |
| Debit Card POS & ECOM (Rs.)                                    | Classic Card  | Rs. 100000/-                    |
| Daily Cash withdrawal limit @ POS                              |   |                                 |
|  | 8 Domestic Lounge Access -<br>Usage of 2 Times per<br>Quarter (If Platinum Card is<br>Chosen)*                  | ~                               |
| If Platinum Card opted   | 2 international Lounge<br>Access - Usage per Year (If<br>Platinum Card is Chosen)**                             | ~                               |
|  | Free exclusive Insurance Package for Accidental/Fraud/Purchase Protection & Travel (If Platinum Card is Chosen) | <b>✓</b>                        |
| Anywhere Banking   |   | Unlimited Non Cash Transactions |
| Cash deposit @ Base Branch                                     |   | NA                              |
| Cash deposit @ Non Base Branch                                 |   | NA                              |
| Withdrawal limit (Cash/Transfer/Clearing) for Contransactions. | ustomer Induced   | Unlimited                       |
| Cheque Leaves - Payable at Par - Free per half Yo              | ear   | 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  |   |
| Dahit Cand   | Rupay Platinum  | ✓   |
| Debit Card   | Rupay Classic   | NA  |
|  | Upfront / Issuance Charge   | NIL   |
| Dabit Coud Chauses   | AMC   | NIL   |
| Debit Card Charges   | Upfront / Issuance Charge   | NA  |
|  | AMC   | NA  |
| Debit Card Transactions @ ESAF ATM                               |   | Free Unlimited Transactions   |
| Debit Card Transactions @ Other Banks                            |   | Free Unlimited Transactions   |
| Dakis Gard Mish durand (Da )                                     | Platinum Card   | 100000  |
| Debit Card Withdrawal (Rs.)                                      | Classic Card  | NA  |
| Dobit Cord DOS & ECONA (Do.)                                     | Platinum Card   | 200000  |
| Debit Card POS & ECOM (Rs.)                                      | 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. |
|  | 8 Domestic Lounge Access -<br>Usage of 2 Times per<br>Quarter (If Platinum Card is<br>Chosen)*                  | <b>~</b>  |
| If Platinum Card opted   | 2 international Lounge<br>Access - Usage per Year (If<br>Platinum Card is Chosen)**                             | <b>✓</b>  |
|  | Free exclusive Insurance Package for Accidental/Fraud/Purchase Protection & Travel (If Platinum Card is Chosen) | <b>~</b>  |
| Anywhere Banking   |   | Unlimited Non Cash Transactions   |
| Cash deposit @ Base Branch                                       |   | NA  |
| Cash deposit @ Non Base Branch                                   |   | NA  |
| Withdrawal limit (Cash/Transfer/Clearing) for Co                 | ustomer Induced   | Unlimited   |
| Transactions.  Cheque Leaves - Payable at Par - Free per half Ye | ear   | Unlimited   |
| IMPS   |   | NIL   |
| NEFT @ Branches  |   |   |
| RTGS @ Branches  | Free  |   |
| Mobile Banking   | Free 🗸  |   |
| Net Banking  | <u> </u>  |   |
| Issuance of Passbook   | Free  |   |
| ECS  | <b>✓</b>  |   |
| NACH   | <u> </u>  |   |
| Standing Instruction   | <u> </u>  |   |
| Cheque Collection facility                                       | <u> </u>  |   |
| Nomination Facility  | <u> </u>  |   |
| DD PO  | <u> </u>  |   |
| Interest Payout  | Monthly Frequency   |   |
|  | monthly rrequency   |   |

| Product                                  |   | SB NRO Eleganza   |
|--|---|---|
| Product Code                             | 546   |   |
| Criteria                                 | Non Resident Individual   |   |
| Target Customers                         | HNI NRI   |   |
| MAB - Rs.                                | 100000  |   |
|  | Rupay Platinum  | ✓   |
| Debit Card                               | Rupay Classic   | NA  |
|  | Upfront / Issuance Charge   | NIL   |
|  | AMC   | NIL   |
| Debit Card Charges                       | Upfront / Issuance Charge   | NA  |
|  | AMC   | NA  |
| Debit Card Transactions @ ESAF ATM       | Free Unlimited Transactions   |   |
| Debit Card Transactions @ Other Banks    | Free Unlimited Transactions   |   |
|  | Platinum Card   | 100000  |
| Debit Card Withdrawal (Rs.)              | Classic Card  | NA NA   |
|  | Platinum Card   | 200000  |
| Debit Card POS & ECOM (Rs.)              | Classic Card  | NA  |
| Daily Cash withdrawal limit @ POS        |   | Daily Limit: INR 2000/- in Tier II to<br>VI locations. INR 1000/- in Tier 1 to<br>II locations. |
|  | 8 Domestic Lounge Access -<br>Usage of 2 Times per Quarter (If<br>Platinum Card is Chosen)*                     | ✓   |
| If Platinum Card opted                   | 2 international Lounge Access -<br>Usage per Year (If Platinum Card<br>is Chosen)**                             | ✓   |
|  | Free exclusive Insurance Package for Accidental/Fraud/Purchase Protection & Travel (If Platinum Card is Chosen) | ✓   |
| Anywhere Banking                         | Gara is encoun,   | 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/Clearin  | ng) for Customer Induced  |   |
| Transactions.                            |   | Unlimited   |
| Cheque Leaves - Payable at Par - Free pe | er 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               | ✓   |   |
| cheque concention ruemey                 |   |   |
| Nomination Facility                      |   | ✓   |
|  |   | <b>✓</b>  |