

ਦਫਤਰ ਡਾਇਰੈਕਟਰ ਸਿੱਖਿਆ ਵਿਭਾਗ (ਸੈਸਿ), ਪੰਜਾਬ, ਐਸ.ਏ.ਐਸ ਨਗਰ।  
(ਕੋਆਰਡੀਨੇਸ਼ਨ ਸੈਲ)

ਸੇਵਾ ਵਿਖੇ

1. ਸਮੂਹ ਮੰਡਲ ਸਿੱਖਿਆ ਅਫਸਰ, ਪੰਜਾਬ।
2. ਸਮੂਹ ਜਿਲ੍ਹਾ ਸਿੱਖਿਆ ਅਫਸਰ (ਸੈਸਿ), ਪੰਜਾਬ।
3. ਸਮੂਹ ਨਿਰਦੇਸ਼ਕ ਸਿੱਖਿਆ / ਮੁੱਖ, ਪੰਜਾਬ (website ਗਾਹੀ)

ਮੀਮੋ ਨੰ: 15/7-2017 ਕੋ ਸੈਲ (1)/84

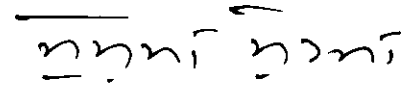
ਮਿਤੀ: 15 -02-2017

ਵਿਸ਼ਾ: Special offer by SBI on Salary account of State Government employees.

ਹਵਾਲਾ: ਪੰਜਾਬ ਸਰਕਾਰ, ਸਿੱਖਿਆ ਵਿਭਾਗ (ਸਿੱਖਿਆ-6 ਸ਼ਾਖਾ) ਦਾ ਪੱਤਰ ਨੰ: 11/67/2015-5ਸਿ6/916119/1-5 ਮਿਤੀ: 27-01-2017 ਅਤੇ ਪੰਜਾਬ ਸਰਕਾਰ, ਵਿੱਤ ਵਿਭਾਗ, Director of Institutional Finance and Banking ਦਾ ਪੱਤਰ ਨੰ: III/I/2016/IF/I/2156-2377 ਮਿਤੀ: 16-12-2016 .


ਉਪਰੋਕਤ ਵਿਸ਼ੇ ਤੇ ਹਵਾਲਾ ਅਧੀਨ ਪੱਤਰ ਦੀ ਕਾਪੀ ਆਪ ਜੀ ਨੂੰ ਸੂਚਨਾ ਅਤੇ ਯੋਗ ਕਾਰਵਾਈ ਹਿੱਤ ਭੇਜੀ ਜਾਂਦੀ ਹੈ।

ਨੱਥੀ: ਉਕਤ ਅਨੁਸਾਰ

  
ਇੰਚਾਰਜ ਕੋਆਰਡੀਨੇਸ਼ਨ ਸੈਲ  
15/2

ਪਿੱ: ਅੰ: ਨੰ: ਉਕਤ ਮਿਤੀ: 15 -02-2017

ਉਤਾਰਾ ਦਫਤਰ ਡੀ.ਪੀ.ਆਈ (ਸੈਸਿ) ਵਿਖੇ ਰਜਿਸਟਰਾਰ ਸਿੱਖਿਆ ਵਿਭਾਗ ਨੂੰ ਸੂਚਨਾ ਅਤੇ ਯੋਗ ਕਾਰਵਾਈ ਹਿੱਤ ਭੇਜਿਆ ਜਾਂਦਾ ਹੈ।

  
ਇੰਚਾਰਜ ਕੋਆਰਡੀਨੇਸ਼ਨ ਸੈਲ  
15/2

ਪੰਜਾਬ ਸਰਕਾਰ  
ਸਿੱਖਿਆ ਵਿਭਾਗ  
(ਸਿੱਖਿਆ-6 ਸਾਖਾ)

੧੫ ਕੇ ਨੰ -  
੪/੨/੧੭

੫੭੯੩  
੩/੧/੧੭

ਸੇਵਾ ਵਿਖੇ

1. ਡਾਇਰੈਕਟਰ ਜਨਰਲ ਸਕੂਲ ਸਿੱਖਿਆ,  
ਦਫਤਰ: ਪੰਜਾਬ ਸਕੂਲ ਸਿੱਖਿਆ ਬੋਰਡ ਕੰਪਲੈਕਸ,  
ਫੇਜ਼-8, ਐਸ.ਏ.ਐਸ. ਨਗਰ।
2. ਡਾਇਰੈਕਟ ਸਿੱਖਿਆ ਵਿਭਾਗ (ਸੈ:ਸਿ:), ਪੰਜਾਬ,  
ਦਫਤਰ: ਪੰਜਾਬ ਸਕੂਲ ਸਿੱਖਿਆ ਬੋਰਡ ਕੰਪਲੈਕਸ,  
ਫੇਜ਼-8, ਐਸ.ਏ.ਐਸ. ਨਗਰ।
3. ਡਾਇਰੈਕਟ ਸਿੱਖਿਆ ਵਿਭਾਗ (ਐ:ਸਿ:), ਪੰਜਾਬ,  
ਦਫਤਰ: ਪੰਜਾਬ ਸਕੂਲ ਸਿੱਖਿਆ ਬੋਰਡ ਕੰਪਲੈਕਸ,  
ਫੇਜ਼-8, ਐਸ.ਏ.ਐਸ. ਨਗਰ।
4. ਡਾਇਰੈਕਟਰ ਐਸ.ਸੀ.ਈ.ਆਰ.ਟੀ., ਪੰਜਾਬ,  
ਦਫਤਰ: ਪੰਜਾਬ ਸਕੂਲ ਸਿੱਖਿਆ ਬੋਰਡ ਕੰਪਲੈਕਸ,  
ਫੇਜ਼-8, ਐਸ.ਏ.ਐਸ. ਨਗਰ।
5. ਸਕੱਤਰ, ਪੰਜਾਬ ਸਕੂਲ ਸਿੱਖਿਆ ਬੋਰਡ,  
ਫੇਜ਼-8, ਐਸ.ਏ.ਐਸ. ਨਗਰ।

ਮੀਮੋ ਨੰ: 11/67/2015-5ਸਿ6/ ੧16119/1-5

ਮਿਤੀ, ਚੰਡੀਗੜ੍ਹ: ੨7-੦1-17

ਵਿਸ਼ਾ:- Special offer by SBI on Salary account of State Government employees.

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ਉਪਰੋਕਤ ਵਿਸ਼ੇ ਦੇ ਸਬੰਧ ਵਿੱਚ।

2. ਵਿਸ਼ਾ ਅੰਕਿਤ ਮਾਮਲੇ ਸਬੰਧੀ ਵਿੱਤ ਵਿਭਾਗ, ਡਾਇਰੈਕਟੋਰੇਟ ਆਫ ਇੰਸਟੀਟਿਊਸ਼ਨਲ ਵਿੱਤ ਅਤੇ ਬੈਂਕਿੰਗ ਵੱਲੋਂ ਪ੍ਰਾਪਤ ਪੱਤਰ ਦੀ ਕਾਪੀ ਭੇਜ ਕੇ ਲਿਖਿਆ ਜਾਂਦਾ ਹੈ ਕਿ Special offer by SBI on Salary account of State Government employees who have got their salary accounts with SBI. Notable incentives include:-
  - (i) personal accident insurance (death) cover for primary salary account holders (Rs. 5 lacs to Rs. 15 lacs based on monthly salary)
  - (ii) easy overdraft upto competitive rates.
  - (iii) home and car loans on competitive rates.
3. The empanelment of banks may be reviewed periodically and if more banks are willing to extend similar benefits, the same may be brought to the notice of the Department of Finance for appropriate action.
4. ਇਸ ਨੂੰ ਪਰਮ ਅਗੇਤ ਦਿੱਤੀ ਜਾਵੇ।

ਸੁਪਰਡੈਂਟ

ਇਸ ਦਾ ਇੱਕ ਉਤਾਰਾ ਸੁਪਰਡੈਂਟ, ਵਿੱਤ ਵਿਭਾਗ, ਡਾਇਰੈਕਟੋਰੇਟ ਆਫ ਇੰਸਟੀਟਿਊਸ਼ਨਲ ਵਿੱਤ ਅਤੇ ਬੈਂਕਿੰਗ ਨੂੰ ਉਨ੍ਹਾਂ ਦੇ ਅੰ:ਵਿ:ਪੱ:ਨੰ: III/I/2016/IF/2156-2374 ਮਿਤੀ 16.12.2016 ਦੇ ਹਵਾਲੇ ਵਿੱਚ ਭੇਜਿਆ ਜਾਂਦਾ ਹੈ।

ਸੁਪਰਡੈਂਟ

ਸੇਵਾ ਵਿਖੇ

ਸੁਪਰਡੈਂਟ,  
ਵਿੱਤ ਵਿਭਾਗ,  
ਡਾਇਰੈਕਟੋਰੇਟ ਆਫ ਇੰਸਟੀਟਿਊਸ਼ਨਲ ਵਿੱਤ ਅਤੇ ਬੈਂਕਿੰਗ।

ਅੰ:ਵਿ:ਪੱ:ਨੰ: 11/67/2015-5ਸਿ6/

ਮਿਤੀ, ਚੰਡੀਗੜ੍ਹ:

350-30- (K)  
Government of Punjab  
Department of Finance  
Directorate of Institutional Finance & Banking  
SCO No.55-55, Sector 17-D, Chandigarh

Subject: Special offer by SBI on Salary account of State Government employees.

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Please refer to this office letter ID No.III/2016/IF/149-250 dated 02.02.2016, on the subject noted above.

SBI has offered a number of incentives for Punjab Government employees who have got their salary accounts with SBI. Notable incentives include :-

- i) Personal Accident Insurance (Death) cover for Primary Salary Account Holders (Rs. 5 lacs to Rs.15 lacs based on monthly salary).
- ii) Easy Overdraft upto 2 months' Net Salary.
- iii) Home and Car Loans on competitive rates.

The details of services and facilities offered by the bank are attached. It will be optional for the concerned government employee to open salary account in the empanelled bank. However, given the benefits/services employees may be motivated to avail of the benefits by opening accounts in SBI.

4) The empanelment of banks may be reviewed periodically and if more banks are willing to extend similar benefits, the same may be brought to the notice of the Department of Finance for appropriate action.

This is for your information and necessary action

Special Secretary Finance cum-Director,  
Institutional Finance and Banking

To

- 1. All the Additional Chief Secretaries, Financial Commissioners, Principal Secretaries and Administrative Secretaries to Government of Punjab
- 2. All the Heads of Departments, Commissioners of Divisions, Deputy Commissioners in Punjab
- 3. All the Managing Directors, Chief Executives of Corporations/Boards/Companies/Autonomous Bodies in Punjab

I.D. No.III/2016/IF/2156-2374 Dated: 16/12/2016

Endst. No.III/2016/IF/2375-2376 Dated: 16/12/2016

A copy is forwarded for information and necessary action to:-

- 1. The Chief Secretary to Government of Punjab
- 2. The Director, Public Enterprises and Disinvestment

  
Deputy Director (IF)

Endst.No.III/2016/IF/2377 Dated: 16/12/2016

A copy is forwarded to the Deputy General Manager, State Bank of India, Chandigarh for information with reference to his letter No.DGM/B&O/292 dated 03.05.2016.

  
Deputy Director (IF)

ACSE

USSE  
SEB  
22/12/16

1122  
2375-2376-16

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संक्टर 17 बी, चण्डीगढ़ - 160 017

Chandigarh - 160 017

Tel. : 0172-4568022, 4568052, 4568008

Tele Fax : 0172-2720854, 2716206

E-mail : dgmcha.lhocha@sbi.co.in

1066  
22/4/16  
ACCP

*pe documents from after compiling all the proposals*

Letter no. DAH/B&O/191  
Dated: 21/04/2016

**The Additional Chief Secretary (Finance)**  
Government of Punjab,  
Department of Finance,  
Directorate of Institutional Finance & banking  
8th Floor, Punjab Civil Sectt.,  
Chandigarh.

Dear Sir,

*NO 21/4/16*

**PROPOSAL FOR OPENING OF SALARY ACCOUNTS OF EMPLOYEES OF GOVT. OF PUNJAB**

We refer to the deliberations held during yesterday's meeting regarding submission of revised proposal for opening of salary accounts of employees of Govt. of Punjab. We enclose herewith our offer for your employees desirous of having a salary account with our Bank.

I would like to highlight a few features and advantages that will accrue to your employee in case they have their salary account with us.

1. Technology- We offer the safest and best technology platforms for convenience and ease of Banking to your employees. Our Spread of ATMs across the country and abroad is more than 55000. There are no issuance and annual maintenance charges for Salary account holders. We have a very robust and safe Internet and Mobile Banking platform.
2. We offer Home loans, Car loans Personal loans, Gold loans to all our Salary account holders. For Salary accounts there is a separate window which enables us to deliver the product with a much faster turnaround time. Our rate of interest on these loans are the lowest in the industry and are not matched by any other bank. These are lifetime necessities and would give immediate and tangible benefits to your employees during their lifetime leading to a better quality of life. Couple this with our transparency in our dealings and you would agree that the overall package that we are giving to your employees would be the most beneficial.

*SE*

*DIFBA*

*20 DIFB*

संस्था: एच.डी.एच. प्रान्त, एच.डी.  
हाउसिंग & एडवेंस  
मुंबई  
दिनांक: 22/04/16

- ... there is an ease of access for the customer to our branches and to our officials and all issues/problems are sorted out with a per and humane touch.
5. Most of our Branches are equipped with Safe dit lockers and these are given to Salary account holders who need such a ce on priority basis.
  6. We have Mutual Funds, Insurance, Credit cards available at all branches and your employees who are in requirement of such faes/Services can avail of them.

We are sanguine that you will consider our proposal on me and empanel our Bank as an one stop Banking solution to your employees.

Yours faithfully,

  
Mohan Ganeshan  
Dy. General Manager.

Encis: as above



STATE GOVT. SALARY PACKAGE: PUNJAB STATE GOVT. EMPLOYEES (REGULAR)

Varants	Silver 1096-1431	Gold 1096-1441	Diamond 1096-1451	Platinum 1096-1461
Product Code				
Eligibility (Gross Monthly Salary)	Gross monthly Salary >Rs. 5000/- and up to Rs. 20,000/-	Gross Monthly Salary >Rs.20,000 and up to Rs. 50,000/-	Class 2 employees ie Gazetted Officers, Asst Director etc OR Employees with Gross Monthly Salary > Rs. 50,000 and up to Rs.1,00,000	Class 2 Executive Grade I Like Commissioners, HOD, Collectors, PS, Secretary OR Employees with Gross Monthly Salary >Rs.1,00,000
Min. Balance	NIL			
Personal Accident Insurance (Death) cover for Primary Salary Account holders	Rs.5 lakh Personal Accident(Death)- Insurance cover	Rs. 10 lakhs Personal Accident(Death) Insurance cover	Rs 10 lakhs Personal Accident(Death) Insurance cover	Rs 15 lakhs Personal Accident(Death) Insurance cover
Additional Air Accident Insurance (Death) - cover for Primary Salary Account holders subject to the condition that Tickets are purchased using State Bank Debit Card		Rs.5 lakhs Personal Air Accident(Death) Insurance cover	Rs 15 lakhs Personal Air Accident(Death) Insurance cover	Rs 25 lakhs Personal Air Accident(Death) Insurance cover
Both above Insurances Valid till 03.01.2017, and continuation thereafter is subject to review.				
A T M Card	Free. Domestic Classic Debit Card.	Free International #Gold Debit Card.	Free International #Gold Debit Card.	Free International #Platinum Debit Card.
	<ul style="list-style-type: none"> <li>* # will be issued to those Salary Package account holders who consent to issuance of International Debit Card</li> <li>* No annual maintenance charges.</li> <li>* Add on card for spouse free of cost for joint account holder</li> </ul>			



384

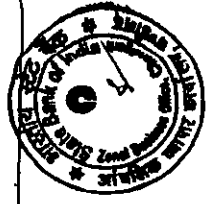
NPS	Available for all employees
Sukanya Samriddhi	Available for all employees
Xpress Credit	Available at very competitive rates ranging between 12.60% to 15.10%
Home Loans	Available at very competitive rates (floating) of 9.40 for women & 9.45 for others. Processing Charges Waived till 31.03.2016. Bouquet of Products viz SBI Maxgain, SBI Yuva, SBI reality, SBI Pre-Approved Loan to suit the requirement of the borrower
Car Loans	Available at very competitive rates (floating) of 9.75 for women & 9.80 for others
Gold Loans	Available at Rate of Interest 11.20%
Facilities Available on Internet Banking	<ul style="list-style-type: none"> <li>• Fixed Deposits</li> <li>• e-TRDR/e-STDR</li> <li>• e-IDR/e-STDR under Income Tax Savings Scheme</li> <li>• e-MODS</li> <li>• SBI Flexi Deposits</li> <li>• e-Annuity Deposit Scheme</li> <li>• e-Recurring Deposits</li> <li>• Caps Gain Account</li> <li>• Open Fixed Deposits/Recurring Deposits/Annuity Deposits</li> <li>• Utility Bills Payment Online (with service charges)</li> <li>• Request for Cheque Books</li> <li>• Online Payment of Direct and Indirect Taxes</li> <li>• SBI e-File for filing Income Tax Returns</li> <li>• Online Form 26 AS for Tax Filing</li> <li>• Online Loan against Shares/Fixed Deposits</li> <li>• Transfer funds to other Bank accounts through RTGS/NEFT</li> <li>• Online Nomination Registration</li> </ul>



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	<ul style="list-style-type: none"> <li>• Apply for PPF Account/Remit Funds to PPF Account</li> <li>• Set/Reset Debit Card Pin</li> <li>• Resetting of Internet Banking Passwords</li> <li>• 15G/15H online</li> <li>• File your income tax Return through SBI e-file</li> <li>• Virtual Card for Online Shopping</li> <li>• Gift Cards</li> <li>• Employer can upload salary online through Corporate Internet Banking</li> </ul>
<p>Other Technical Options</p> <p>Mobile Banking - SBI Anywhere</p>	<ul style="list-style-type: none"> <li>• A Mobile Banking application available for download free of cost from Google Play, Apple App Store &amp; BlackBerry World</li> <li>• Features Available</li> <li>• Accounts Information</li> <li>• Funds Transfer (Own A/c, Intra Bank, Inter Bank, VMT, IMPS)</li> <li>• Fixed &amp; Recurring Deposits</li> <li>• ATM cum Debit Card Hot Listing</li> <li>• Bills Payment</li> <li>• Mobile Top Up</li> <li>• DTH Recharge</li> <li>• Call Us</li> <li>• M-Passbook</li> </ul>
<p>Mobile Banking - SBI Buddy</p> <p>Other Tech Products</p>	<ul style="list-style-type: none"> <li>• It is a Mobile Wallet Application. It allows to load money into Mobile Wallet through Net Banking, Debit Card &amp; IMPS of any Bank and can transfer/use your balance in any account of your choice free of cost</li> <li>• Vishwa Yatra Foreign Travel Cards</li> <li>• (Application supported by Blocked Account) -ASBA: Apply for IPO</li> <li>• Cash Deposit Machines</li> <li>• Self Service Kiosks-Passbook Printing</li> <li>• Green Channel Counters-Paperless Banking</li> <li>• Railway Ticket Booking</li> <li>• Online SB a/c application.</li> </ul>





358 B

Core Power (a) Transactions at Non home Br (b) Transfer of funds between SBI branches	Free for CSP account holder				
Free Unlimited Multi City Cheques (Except Applicable for Bulle requirements for EMLs payable to other Banks) (Payable at par at all Branches)	Cheque Leaf charges: NIL Payment Charges : NIL				
RTGS/NEFT	Available				
Setting up SIs	Free				
Easy Overdraft up to 2 Month's Net salary, (subject to min residual salary of 5 months)	<table border="1"> <tr> <td>Overdraft limited to 2 month's Net Salary with a maximum of Rs.40,000/-</td> <td>Overdraft limited to 2 month's Net Salary with maximum of Rs.75,000/-</td> <td>Overdraft limited to 2 month's Net Salary with maximum of Rs1,50,000/-</td> <td>Overdraft limited to 2 month's Net Salary with maximum of Rs 2,00,000/-</td> </tr> </table> <ul style="list-style-type: none"> <li>• Rate of interest is 16.70 % p.a. currently.</li> <li>• Adjusted from the next salary (ies) within a period of 6 months.</li> <li>• Can be Converted into an Xpress Credit loan on application, repayable within 60 months at attractive rates of interest.</li> </ul>	Overdraft limited to 2 month's Net Salary with a maximum of Rs.40,000/-	Overdraft limited to 2 month's Net Salary with maximum of Rs.75,000/-	Overdraft limited to 2 month's Net Salary with maximum of Rs1,50,000/-	Overdraft limited to 2 month's Net Salary with maximum of Rs 2,00,000/-
Overdraft limited to 2 month's Net Salary with a maximum of Rs.40,000/-	Overdraft limited to 2 month's Net Salary with maximum of Rs.75,000/-	Overdraft limited to 2 month's Net Salary with maximum of Rs1,50,000/-	Overdraft limited to 2 month's Net Salary with maximum of Rs 2,00,000/-		
Savings Plus Auto Sweep Facility (On Request)	Threshold Amount Rs. 35,000 TDRs/SIDRs to be created for a minimum amount of Rs.10,000 (and in multiples of Rs.1,000) in any one instance.				
Concession in locker charges	NIL NIL				
Passbook	Available for all accounts. Free updating at Non Home Branches				
eZ trade (3-in one A/c, Demat, Share trading and SB A/c)	Available				
Credit Card	As per Eligibility				
PPF	Available for all employees				



357

Limit for POS/Merchant Establishments	Rs. 50,000/-	Rs. 2.00 Lakhs	Rs. 2.00 Lakhs	Rs. 2.00 Lakhs
Transactions at ATM	Any number of transactions subject to a maximum limit of Rs.40,000/- per day.	Any number of transactions subject to a maximum limit of Rs.50,000/-per day in India and Foreign Currency equivalent of Daily Rupee limit abroad	Any number of transactions subject to a maximum limit of Rs.50,000/-per day in India and Foreign Currency equivalent of Daily Rupee limit abroad	Any number of transactions subject to a maximum limit of Rs.1,00,000/-per day in India and Foreign Currency equivalent of Daily Rupee limit abroad
Monthly Limit on Number of Free ATM Transactions (Financial & Non-Financial)				
Own Bank ATMs (SBG)				
Other Banks' ATMs				
In 6 Metro Centres*				
Other Centres				
Average Monthly Balance				
< Rs. 1000	3	5	5	5
>Rs. 1000 up to Rs 25,000	3	5	5	5
>Rs. 25,000 up to Rs 50,000	3	5	5	Unlimited
>Rs. 50,000 up to Rs 1,00,000	3	5	5	Unlimited
>Rs. 1,00,000	Unlimited	Unlimited	Unlimited	Unlimited
*Namely, Mumbai, New Delhi, Chennai, Kolkata, Bangalore and Hyderabad				
Internet Banking	Free facility offered from SBI. Charges applicable to third party sites like Railways etc payable.			
Mobile Banking	Free facility offered from SBI			
SMS	Free SMS Facility			



358

ਸਦਕ 17 ਐ, ਚੰਡੀਗੜ੍ਹ - 160 017

Chandigarh - 160 017

Tel. : 0172-4568022, 4568052, 4568008

Tele Fax : 0172-2720854, 2716206

E-mail : dgmcha.lhocha@nic.co.in

Letter No. DGM/B&O/292

Date : 03.05.2016

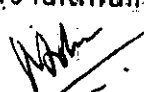
The Additional Chief Secretary (Finance)  
Government of Punjab,  
Department of Finance,  
Directorate of Institutional Finance & Banking  
08<sup>th</sup> Floor, Punjab Civil Sectt.,  
Chandigarh

Dear Sir,

**PROPOSAL FOR OPENING OF SALARY ACCOUNTS  
OF EMPLOYEES OF GOVT. OF PUNJAB**

*22/5/16*  
*22/5/16*  
In continuation to our letter No. DGM/B&O/191 dated 21.04.2016 & subsequent deliberations held during the meeting on 29.04.2016, we are ready to extend permanent disability insurance up to Rs. 5.00 lacs in addition to the facilities being offered in our standard salary package for State Govt. Employees-improved further (copy enclosed). We now request you to consider our proposal on merits and empower our Bank on merit for opening the salary accounts of your employees.

Yours faithfully,

  
Mohan Ganeshan  
Dy. General Manager  
Encl. as above

358 119

Annexure-I

STATE GOVT. SALARY PACKAGE: PUNJAB STATE GOVT. EMPLOYEES (REGULAR)

Product Code	Silver 1096-1431	Gold 1096-1441	Diamond 1096-1451	Platinum 1096-1461
Eligibility (Gross Monthly Salary)	Gross monthly Salary >Rs. 5000/- and up to Rs. 20,000/-	Gross Monthly Salary >Rs.20,000 and up to Rs. 50,000/-	Class 2 employees ie Gazetted Officers, Asst Director etc OR Employees with Gross Monthly Salary > Rs. 50,000 and up to Rs. 1,00,000	Class 2 Executive Grade 1 Like Commissioners, Collectors, HOD, Directors, PS, Secretary OR Employees with Gross Monthly Salary >Rs.1,00,000
Min. Balance	NIL			
*Personal Accident Insurance(Death) cover for Primary Salary Account holders	Rs.5 lakh Personal Accident(Death) Insurance cover	Rs.10 lakhs Personal Accident(Death) Insurance cover	Rs 10 lakhs Personal Accident(Death) Insurance cover	Rs 15 lakhs Personal Accident(Death) Insurance cover
Additional Air Accident Insurance (Death) cover for Primary Salary Account holders subject to the condition that Tickets are purchased using State Bank Debit Card		Rs.5 lakhs Personal Air Accident(Death) Insurance cover	Rs.5 lakhs Personal Air Accident(Death) Insurance cover	Rs 25 lakhs Personal Air Accident(Death) Insurance cover
Both above Insurances Valid till 03.01.2017, and continuation thereafter is subject to review.				
A T M Card	Free Domestic Classic Debit Card.	Free International #Gold Debit Card.	Free International #Gold Debit Card.	Free International #Platinum Debit Card.
<ul style="list-style-type: none"> <li># will be issued to those Salary Package account holders who consent to issuance of International Debit Card.</li> <li>No annual maintenance charges.</li> <li>Add on card for spouse free of cost for joint account holder</li> </ul>				

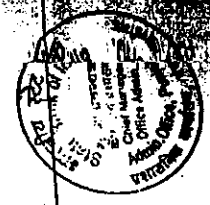


Limit for POS/Merchant Establishments	Rs. 50,000/-	Rs. 2.00 Lakhs	Rs. 2.00 Lakhs	Rs. 2.00 Lakhs
Transactions/Maximum Daily Limit at ATM	Any number of transactions subject to a maximum limit of Rs.40,000/- per day.	Any number of transactions subject to a maximum limit of Rs.50,000/-per day in India and Foreign Currency equivalent of Daily Rupee limit abroad	Any number of transactions subject to a maximum limit of Rs.50,000/-per day in India and Foreign Currency equivalent of Daily Rupee limit abroad	Any number of transactions subject to a maximum limit of Rs.1,00,000/-per day in India and Foreign Currency equivalent of Daily Rupee limit a broad
Transactions Charges at SBI/SBI Group /Other Bank ATMs	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions
Internet Banking	Free facility offered from SBI. Charges applicable to third party sites like Railways etc payable.			
Mobile Banking	Free facility offered from SBI- Unlimited Free Transactions Available through Mobile Banking			
SMS	Free SMS Facility			
Core Power	Free for CSP account holder			
(a) Transactions at Non home Br (b) Transfer of funds between SBI branches	Free Unlimited Multi City Cheques (Except Applicable for Bulk requirements for EMIs payable to other Banks) (Payable at par at all Branches)			



36/ 12/2018

	Charges transactions through Online Channels	Charges transactions through Online Channels	Charges transactions through Online/Branch Channel	Charges transactions through Online/Branch Channel
RTGS/NEFT	Waived for originated transactions through Online Channels	Waived for originated transactions through Online Channels	Waived for originated transactions through Online/Branch Channel	Waived for originated transactions through Online/Branch Channel
Issue of Demand Drafts	a) No Charges for issuance of Demand Drafts to Salary Package Account holder b) The concessions is available also for issue of Drafts through Alternate Channels c) The concessions will be available only if amount is transferred from Salary Account d) Courier Charges as applicable will be recovered			
Setting up SIs	Free			
Easy Overdraft up to 2 Month's Net salary, (subject to min residual service of 6 months).	Overdraft limited to 2 month's Net Salary with a maximum of Rs.40,000/-	Overdraft limited to 2 month's Net Salary with maximum of Rs.75,000/-	Overdraft limited to 2 month's Net Salary with maximum of Rs1,50,000/-	Overdraft limited to 2 month's Net Salary with maximum of Rs 2,00,000/-
	<ul style="list-style-type: none"> <li>• Rate of interest is 16.70 % p.a. currently.</li> <li>• Adjusted from the next salary (ies) within a period of 6 months.</li> <li>• Can be Converted into an Xpress Credit loan on application, repayable within 60 months at attractive rates interest.</li> </ul>			
Savings Plus Auto-Sweep Facility (On Request)	NIL		NIL	
Concession in locker charges	Available for all accounts.			
Passbook	Free updating at Non Home Branches			
eZ trade (3-in one A/c, Demat, Share trading and SB A/c)	Available			
Credit Card	As per Eligibility			
PPF	Available for all employees			
NPS	Available for all employees			



362 HY B

Sukanya Samriddhi	Available for all employees
Xpress Credit	Available at very competitive rates ranging between 12.60% to 15.10%
Home Loans	Available at very competitive rates (floating) of 9.40 for women & 9.45 for others. Processing Charges Waived till 31.03.2016. Bouquet of Products viz SBI Maxgain, SBI Yuva, SBI reality, SBI Pre-Approved Loan to suit the requirement of the borrower
Car Loans	Available at very competitive rates (floating) of 9.75 for women & 9.80 for others
Gold Loans	Available at Rate of Interest 11.20%
Facilities Available on Internet Banking	<ul style="list-style-type: none"> <li>• Fixed Deposits</li> <li>• e-TRDR/e-STDR</li> <li>• e-TDR/e-STDR under Income Tax Savings Scheme</li> <li>• e-MODS</li> <li>• SBI Flexi Deposits</li> <li>• e-Annuity Deposit Scheme</li> <li>• e-Recurring Deposits</li> <li>• Caps Gain Account</li> <li>• Open Fixed Deposits/Recurring Deposits/Annuity Deposits</li> <li>• Utility Bills Payment Online (with service charges)</li> <li>• Request for Cheque Books</li> <li>• Online Payment of Direct and Indirect Taxes</li> <li>• SBI e-File for filing Income Tax Returns</li> <li>• Online Form 26 AS for Tax Filing</li> <li>• Online Loan against Shares/Fixed Deposits</li> <li>• Transfer funds to other Bank accounts through RTGS/NEFT</li> <li>• Online Nomination Registration</li> <li>• Apply for PPF Account/Remit Funds to PPF Account</li> <li>• Set/Reset Debit Card Pin</li> </ul>



	<ul style="list-style-type: none"> <li>• Resetting of Internet Banking Passwords</li> <li>• 15G/15H online</li> <li>• File your income tax Return through SBI e-file</li> <li>• Virtual-Card for Online Shopping</li> <li>• Gift Cards</li> </ul>
<p>Other Technical Options</p>	<ul style="list-style-type: none"> <li>• Employer can upload salary online through Corporate Internet Banking</li> <li>• A Mobile Banking application available for download free of cost from Google Play, Apple App Store &amp; Blackberry World</li> <li>• Features Available</li> <li>• Accounts Information</li> <li>• Funds Transfer (Own A/c, Intra Bank, Inter Bank, VMT, IMPS)</li> <li>• Fixed &amp; Recurring Deposits</li> <li>• ATM cum Debit Card Hot Listing</li> <li>• Bills Payment</li> <li>• Mobile Top Up</li> <li>• DTH Recharge</li> <li>• Call Us</li> <li>• M-Passbook</li> </ul>
<p>Mobile Banking - SBI Buddy</p>	<ul style="list-style-type: none"> <li>• It is a Mobile Wallet Application. It allows to load money into Mobile Wallet through Net Banking, Debit Card &amp; IMPS of any Bank and can transfer/use your balance in any account of your choice free of cost</li> </ul>
<p>Other Tech Products</p>	<ul style="list-style-type: none"> <li>• Vishwa Yatra Foreign Travel Cards</li> <li>• (Application supported by Blocked Account) -ASBA: Apply for IPO</li> <li>• Cash Deposit Machines</li> <li>• Self Service Kiosks-Passbook Printing</li> <li>• Green Channel Counters-Paperless Banking</li> <li>• Railway Ticket Booking</li> <li>• Online SB a/c application.</li> </ul>

