

**SBM India**  
**Indian Operations**

**Your Future**

**Begins Here!**

We are offering attractive Interest Rates, be it on your Savings Account or Term Deposits. Invest your idle cash in NRE savings deposits and earn **up to 6.25% p.a.** on daily balances with SBM.

**NRE Deposits (INR & F.C): (Main benefits)**

Fully Tax Free both Income Tax & Wealth Tax

Fully repatriable

Forward Contract facility to mitigate exchange Risk

Best USD-INR conversion rates.

Highest Interest Rates on NRE Savings/ Term deposits

From: **01<sup>st</sup> April 2018**

DEPOSIT ACCOUNTS						
Nature		Rate of Interest		Minimum Balance		
		Normal	Senior Citizen	Rural	Semi Urban	Urban
Account						
1	<b>Savings Bank A/c</b>					
	A.	Domestic	6.25%	6.25%	same as above	same as above
	a.	With cheque book facility	6.25%	6.25%		
	b.	Without cheque book facility	6.25%	6.25%		
	c.	Basic Savings Bank Deposit	6.25%	6.25%		
	B.	Non Resident			same as above	same as above
	a.	NRO	6.25%	6.25%		
	b.	NRE	6.25%	6.25%		
2	<b>Term Deposits</b>					

A.	For Domestic/NRO		Rate of Interest w.e.f. December 1, 2016				
	Term Deposits (All Maturities) Tenor		Rates for Deposit below Rs. 1,00,00,000/-				
	7 - 44 Days		5.15%				
	45 - 89 Days		6.65%				
	90 - 120 Days		6.65%				
	121 - 179 Days		6.90%				
	180 - 364 Days		7.15%				
	One year (365 days)		7.30%				
	Above One year and less than 2 years		7.25%				
	Two Years		7.25%				
	Above Two years and including 5 years		6.90%				
	Above 5 years and including 10 years		6.65%				
** Senior Citizen will get additional benefit of 0.50% on deposit rates							
** Above Rates are applicable for retail deposits below INR 100 Lacs							
B.	NRE Deposit		Rate of Interest				
	NRE Term Deposits (All Maturities)		Up to & including Rs.15 Lakhs		For Deposits above Rs.15 Lakhs but less than Rs.1.Crore		
	1 Year		7.30%				
	> 1 Year to < 2 Years		7.25%				
	2 Years		7.25%				
	> 2 Years to < 5 Years		6.90%				
C.	FCNR(B)		Rate of Interest				
			1 year & above but < 2 years	2 years & above but < 3 years	3 years & above but < 4 years	4 years & above but < 5 years	For 5 years (Maximum)
	i)	USD	3.40%	3.53%	3.36%		
	ii)	GBP	1.44%				
	iii)	EUR	0.24%				

	iv)	CAD					
	v)	AUD					

**BASE RATE EFFECTIVE FROM MARCH 1, 2018 - 9.05%**

**Marginal Cost of Funds based Lending Rates (MCLR)**

Tenor	MCLR Rates effective from March 1, 2018
Above One Year MCLR	9.20%
One Year MCLR	8.95%
Six Month MCLR	8.70%
Three Month MCLR	8.45%
One Month MCLR	8.20%
Overnight	8.20%

**Loans**

1	Housing Loan	Up to Rs__ lakhs	More than Rs__ lakhs Up to Rs__ lakhs	Above Rs__ lakhs Up to Rs__ lakhs	Above Rs__ lakhs	
	Floating Category	NA	NA	NA	NA	NA
	Up to 5 years					
	More than 5 Yrs & up to 10 Yrs					
	More than 10 Yrs					
	Fixed Category	NA	NA	NA	NA	NA
	Up to 5 years					
	More than 5 Yrs & up to 10 Yrs					
	More than 10 Yrs					
2	Personal Loan	NA	NA	NA	NA	NA
	a) Consumer					
	Durable Loan					

	b)	Senior Citizen					
		Loan Scheme					
	c)	Personal Loan					
		Scheme					
3	Vehicle Loan		NA	NA	NA	NA	NA
	a.	Two Wheeler Loans					
	b.	Three Wheeler					
		Loans					
	c.	For New Cars					
	d.	For Old Cars					
4	Educational Loans		Up to Rs.4.00 lakhs		Rs.4.00 lakhs up to Rs.20 lakhs		
			Repayable in _ years	Repayable in more than _ years	Repayable in _ years	Repayable in more than _ years	For studies in India =
			NA	NA	NA	NA	For Studies Abroad =

CHARGES							
Fee Based Services							
1	Lockers						
		Metro / Urban / Semi Urban			Rural		
	Type	1 Yr	2 Yrs	3 Yrs	1 Yr	2 Yrs	3 Yrs
	D2	1500			NA		
	H1	2500			NA		
	D2	2000			NA		
	D2	2000			NA		
	B	1000			NA		
	C	1250			NA		
	H	2000			NA		
2	Credit Cards		NA				
	Entrance Fees						
	Annual Fees						

	<b>Add on Card</b>			
	<b>Service charges on outstanding balance</b>			
	<b>Cash withdrawal fees</b>			
	<b>Hot listing charges</b>			
	<b>Other Charges</b>			
<b>3</b>	<b>Debit Cards</b>	NA		
	<b>International Debit Card</b>	NA		
<b>4</b>	<b>Drafts / TT / MT</b>	Seperately given in Tarif Schedule (charges)		
	<b>Issue</b>			
	<b>Cancellation</b>			
<b>5</b>	<b>Outstation cheque collection</b>			
<b>6</b>	<b>NEFT Money Transfer</b>	Inward = No charges	Outward = No charges	
<b>7</b>	<b>RTGS Money Transfer</b>	Inward = No charges	Outward = No charges	
<b>8</b>	<b>Cheque return charges</b>	<b>Outward Returns</b>	<b>Inward Returns</b>	
	<b>For Savings Accounts</b>	Rs. 250	Rs. 250	
	<b>For Current, Overdraft Cash Credit Accounts</b>	Rs. 250	Rs. 250	
	<b>Dishonour of outstation / local bills &amp; cheques</b>	Rs. 250	Rs. 250	
<b>9</b>	<b>Cheque Book Issue</b>	Nil		
<b>10</b>	<b>No Dues Certificate</b>	Nil		

For any of your requirements and additional information, please feel free to get in touch with any of the following relationship Officers who will be at your service.

<b>Branch (Indian Operations)</b>	<b>Relationship Officer</b>	<b>Email &amp; Hand Phone No.</b>
<b>Mumbai</b>	Ms. Ruta Shertukde	<a href="mailto:ruta.shertukde@sbmbank.co.in">ruta.shertukde@sbmbank.co.in</a> 009819 343 218
<b>Chennai</b>	Ms. B. Geetha	<a href="mailto:geetha.balasubramanian@sbmbank.co.in">geetha.balasubramanian@sbmbank.co.in</a> +91 44 28110943
<b>Hyderabad</b>	Mr. Ramanamurthy	<a href="mailto:ramanamurthy.uppaladadium@sbmbank.co.in">ramanamurthy.uppaladadium@sbmbank.co.in</a> 008008 882 432
	Mr. Gangadhar	<a href="mailto:gangadhar.konda@sbmbank.co.in">gangadhar.konda@sbmbank.co.in</a> 009848 351 669
<b>Ramachandrapuram</b>	Mr. Sai Bhagwan	<a href="mailto:ganti.saibhagawan@sbmbank.co.in">ganti.saibhagawan@sbmbank.co.in</a> 008455 297 223/24/25

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**Above rates are subject to fluctuations from time to time, depositors to please confirm the rates with the respective branches before booking the deposits.**