

**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: **01st April 2019**

DEPOSIT ACCOUNTS						
Nature	Rate of Interest		Minimum Balance			
	Normal	Senior Citizen	Rural	Semi Urban	Urban	
Account						
1	Savings Bank A/c					
A.	Domestic	6.25%	6.25%	same as above	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	same as above
a.	NRO	6.25%	6.25%			
b.	NRE	6.25%	6.25%			
2	Term Deposits					

A.	For Domestic/NRO	Rate of Interest	
	Term Deposits (All Maturities) Tenor	Rates for Deposit below Rs. 2,00,00,000/-	
	7 - 14 Days	5.00%	
	15 - 30 Days	5.25%	
	31 - 45 Days	5.75%	
	46 - 60 Days	6.50%	
	61 - 90 Days	6.50%	
	91 - 120 Days	6.85%	
	121 - 180 Days	7.00%	
	181 - 210 Days	7.25%	
	211 - 269 Days	7.25%	
	270 Days - Below 1 Year	7.50%	
	One year - 389 Days	8.00%	
	390 Days - 2 Years	8.00%	
	Above 2 Years up to 3 years	7.75%	
	Above 3 years up to 5 years	7.50%	
	Above 5 years up to 10 years	7.25%	
B.	Term Deposits - DOMESTIC & NRO TERM DEPOSITS		
	Term Deposits (All Maturities) Tenor	Rates for Deposit Rs. 2 Crore up to Rs. 5 Crore	Rates for Deposit above Rs. 5 Crore
	7 - 14 Days	5.05%	5.05%
	15 - 30 Days	5.30%	5.30%
	31 - 45 Days	5.75%	5.75%
	46 - 60 Days	6.65%	6.65%
	61 - 90 Days	6.70%	6.70%
	91 - 120 Days	7.05%	7.05%
	121 - 180 Days	7.25%	7.25%
	181 - 210 Days	7.40%	7.40%

	211 - 269 Days		7.50%		7.50%
	270 Days - Below 1 Year		7.70%		7.70%
	One year - 389 Days		8.00%		8.00%
	390 Days - 2 Years		8.00%		8.00%
	Above 2 Years up to 3 years		7.65%		7.65%
	Above 3 years up to 5 years		7.50%		7.50%
	Above 5 years up to 10 years		7.50%		7.50%
	** Senior Citizen will get additional benefit of 0.50% on deposit rates				
	** Above Rates are applicable for deposits up to 5 Crores				
C.	NRE Deposit		Rate of Interest		
	NRE Term Deposits (All Maturities)		Below Rs. 2 Crore	Rs. 2 Crore up to Rs. 5 Crore	Above Rs. 5 Crore
	1 Year - 389 Days		8.00%	8.00%	8.00%
	390 Days - 2 Years		8.00%	8.00%	8.00%
	Above 2 Years up to 3 Years		7.75%	7.65%	7.65%
	Above 3 Years up to 5 years		7.50%	7.50%	7.50%
	Above 5 Years up to 10 years		7.25%	7.50%	7.50%
		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)
D.	FCNR(B)				
	i)	USD	4.00%	3.80%	3.75%
	ii)	GBP	1.37%		
	iii)	EUR	0.28%		
	iv)	CAD			
	v)	AUD			
E.	RFC Deposit				
	i)	USD	4.00%	3.80%	3.75%
	ii)	GBP	1.37%		
	iii)	EUR	0.28%		
	iv)	CAD			
	v)	AUD			

BASE RATE EFFECTIVE FROM DECEMBER 1, 2018 - 9.30%

Marginal Cost of Funds based Lending Rates (MCLR)

Tenor	MCLR Rates effective from March 31, 2019
Above One Year MCLR	10.15%
One Year MCLR	10.05%
Six Month MCLR	9.85%
Three Month MCLR	9.75%
One Month MCLR	9.40%
Overnight	9.35%

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		NA						
Annual Fees		NA						
	Add on Card		NA					
	Service charges on outstanding balance		NA					
	Cash withdrawal fees		NA					
	Hot listing charges		NA					
	Other Charges		NA					
3	Debit Cards		NA					

	International Debit Card	NA		
4	Drafts / TT / MT	Seperately given in Tarif Schedule (charges)		
	Issue			
	Cancellation			
5	Outstation cheque collection			
6	NEFT Money Transfer	Inward = No charges	Outward = No charges	
7	RTGS Money Transfer	Inward = No charges	Outward = No charges	
8	Cheque return charges	Outward Returns	Inward Returns	
	For Savings Accounts	Rs. 250	Rs. 250	
	For Current, Overdraft Cash Credit Accounts	Rs. 250	Rs. 250	
	Dishonour of outstation / local bills & cheques	Rs. 250	Rs. 250	
9	Cheque Book Issue	Nil		
10	No Dues Certificate	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.

Branch (Indian Operations)

Relationship Officer

Email & Hand Phone No.

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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.