

**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> May 2019**

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

A.	For Domestic/NRO	Rate of Interest w.e.f. - 30.04.2019	
	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.	<b>Term Deposits - DOMESTIC &amp; NRO TERM DEPOSITS</b>		
	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%	6.50%
	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%	7.45%			
	270 Days - Below 1 Year	7.70%	7.45%			
	One year - 389 Days	8.00%	7.75%			
	390 Days - 2 Years	8.00%	7.75%			
	Above 2 Years up to 3 years	7.65%	7.60%			
	Above 3 years up to 5 years	7.50%	7.50%			
	Above 5 years up to 10 years	7.50%	7.50%			
	<b>** Senior Citizen will get additional benefit of 0.50% on deposit rates</b>					
	<b>** Above Rates are applicable for deposits up to 5 Crores</b>					
<b>C.</b>	<b>NRE Deposit</b>	<b>Rate of Interest</b>				
	<b>NRE Term Deposits (All Maturities)</b>	<b>Below Rs. 2 Crore</b>	<b>Rs. 2 Crore up to Rs. 5 Crore</b>	<b>Above Rs. 5 Crore</b>		
	1 Year - 389 Days	8.00%	8.00%	7.75%		
	390 Days - 2 Years	8.00%	8.00%	7.75%		
	Above 2 Years up to 3 Years	7.75%	7.65%	7.60%		
	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%		
		<b>Rate of Interest w.e.f. 01.05.2019</b>				
		<b>1 year &amp; above but &lt; 2 years</b>	<b>2 years &amp; above but &lt; 3 years</b>	<b>3 years &amp; above but &lt; 4 years</b>	<b>4 years &amp; above but &lt; 5 years</b>	<b>For 5 years (Maximum)</b>
<b>D.</b>	<b>FCNR(B)</b>					
	i) USD	4.00%	3.80%	4.10%		
	ii) GBP	1.40%				
	iii) EUR	0.30%				
	iv) CAD v) AUD					
<b>E.</b>	<b>RFC Deposit</b>					
	i) USD	4.00%	3.80%	3.75%		
	ii) GBP	1.40%				
	iii) EUR	0.30%				
	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	10.00%
One Year MCLR	9.90%
Six Month MCLR	9.70%
Three Month MCLR	9.60%
One Month MCLR	9.25%
Overnight	9.20%

**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		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					

	<b>International Debit Card</b>	NA		
4	<b>Drafts / TT / MT</b>	Seperately given in Tarif Schedule (charges)		
	<b>Issue</b>			
	<b>Cancellation</b>			
5	<b>Outstation cheque collection</b>			
6	<b>NEFT Money Transfer</b>	Inward = No charges	Outward = No charges	
7	<b>RTGS Money Transfer</b>	Inward = No charges	Outward = No charges	
8	<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	
9	<b>Cheque Book Issue</b>	Nil		
10	<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.

**Branch (Indian Operations)**

**Relationship Officer**

**Email & Hand Phone No.**

**Mumbai**

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**Ramachandrapuram**

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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.**