

**STATE BANK OF PATIALA
HEAD OFFICE, PATIALA**

SAVINGS BANK ACCOUNT

Our Savings Bank Account helps you to plan and save for your future financial requirements. Your savings remain liquid, safe and earn moderate interest.

Key features:

- ✓ Minimum quarterly average balance Rs. 1000/- for Metro/Urban/Semi Urban & RS. 500/- for Rural Centre with cheque book facility. Otherwise Rs. 500/- and Rs.250/- without cheque book requirement.
- ✓ Penalty for non-maintenance of minimum quarterly average balance will be charged as per extant instructions of the Bank.
- ✓ Personal Accident Insurance of Rs. 4 lacs available at an annual Premium of Rs. 100/*
- ✓ Earn Interest at 4.00% p.a. on your savings on daily balance.
- ✓ Transfer of accounts between our wide network of Branches (more than 1000).
- ✓ Multicity cheques available.
- ✓ Internet Banking, Mobile Banking, Kiosk Banking available.
- ✓ Safe Deposit lockers available* .

* (Conditions apply).

ATM-cum-Debit Card

Get ATM-cum-Debit Card (available in multiple variants)* and have access to the widest network of ATMs across the country to withdraw cash, balance enquiry, payment of insurance premiums, donations etc. Moreover, your card enables you to shop at a large number of Merchant Establishments in India and for online shopping. You can also avail yourself of our International ATM-cum-Debit Card, which can be used within as well as outside India, at a nominal fee. Usage of SBP ATM card is free across 27000 plus ATMs of State Bank Group. You can also use ATM Card at other Bank's ATM (Free Upto 5 transactions in a month in SB Account). On your request, welcome Kit containing non -personalised ATM card along with 10 multi-city cheque leaves will be issued at the time of account opening.

*(Conditions apply)

Internet Banking

Transact at your convenience, saving time and cost through SBP Internet Banking site '<https://www.onlinesbp.com>'.

You can use Internet Banking for multiple operations like –

- i) Opening and closing of Fixed Deposit.
- ii) Opening of Recurring Deposit.
- iii) Fund transfer with Bank and inter Bank transfer through RTGS/NEFT
- iv) Utility bill payments.
- v) Online shopping including rail tickets booking.
- vi) Investing in IPOs through ASBA.
- vii) e Tax Deposit
- viii) View Account statement.
- ix) Set up Standing Instructions.
- x) View Form 26 AS (Income Tax ledger).

Mobile Banking Service over Application/ Wireless Application Protocol (WAP)

The following functionalities are available through Mobile Banking:

- i) Funds transfer (within and outside the bank)
- ii) Interbank Mobile Payment Services (IMPS).
- iii) Enquiry services (Balance enquiry/ Mini statement)
- iv) Bill Payment (Utility bills, credit cards, Insurance premium), Donations, Subscriptions
- v) Mobile Top up
- vi) M-Commerce

Money Multipliers – (Auto Sweep facility)

Earn Interest at Term Deposit rates through Savings Plus Account. Link your Savings Bank Account to your Multi Option Deposit (MOD) Account to earn additional interest on your surplus money and get the facility of automatic unitised break up of MOD in case there is a shortfall in your SB account to honour the cheque drawn by you.

Multi-city Cheques

All our Savings Bank account customers of per segment enjoy the ultimate convenience of **multi-city payment** and the benefits of the largest network of more than 1000 branches of SBOP. All the cheques issued by the customers are paid **at par** by the paying branch. 50 Multicity cheque leaves (plus cheques given along with welcome kit) free in the first instance thereafter Rs. 3/- is charged for each subsequent leaf.

Most Important Terms & Conditions

1. Minimum quarterly average balance Rs. 1000/- for Metro/Urban/Semi Urban & RS. 500/- for Rural Centre with cheque book facility. Otherwise Rs. 500/- and Rs.250/- without cheque book requirement,
2. Penalty for non-maintenance of minimum quarterly average balance will be charged as per extant instructions of the Bank.
3. Free debit for entries over 30 per half year (other than alternate channel)
4. Passbook issued free of charge
5. 50 Multicity cheque leaves are issued free of charge.
6. Multiple variants of ATM-cum-Debit Cards available
7. Inter Core charges NIL.
8. Nomination facility is available
9. KYC Norms of RBI to be followed for opening of Account

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CURRENT ACCOUNT

Benefits

Card Convenience

Get your Free ATM cum Debit Card and have access to the widest network of ATMs across the country to withdraw cash, enquire about your balance, etc. Moreover, your card enables you to shop at a large number of Merchant Establishments in India. You can also avail yourself of our International ATM-cum-Debit Card which can be used within as well as outside India, at a nominal fee. However transactions on ATMs of other banks (other than State Bank Group ATMs), charges are leviable.

Easy and Wide Accessibility

Transact at your convenience, saving time and cost through SBP Internet Banking. You can also withdraw cash from Maestro endorsed ATMs of other banks under Multi-lateral sharing, at a nominal fee. (Free Upto 5 transactions in a month in SB Account)

Personal Accident Insurance of Rs. 4 lacs available at an annual Premium of Rs. 100/ * is available to Personal Segment Individual Current Account holders.

*** (Conditions apply).**

Monitoring Your Account

- Monitor and control your funds through SBP Internet Banking or/ and through Passbook/ statement of account facility.

Transaction Ease

- Unlimited number of payments
- Make payments by giving us standing instructions
- Remit funds from any part of the country to your account.
- Upcountry Cheque Collection facility.

Other Benefits

- Overdraft facility.
- Transfer of accounts between our wide networks of branches.
- Nomination Facility - Available.
- Low minimum balance requirements

Most Important Terms & Conditions

1. Overdraft facility available based on credit history
2. Free ATM / Debit Card in the 1st year; charge from 2nd year onwards.
3. No restrictions on number of Payments / Withdrawals
4. No interest paid on Deposits
5. Transfer of account to any branch possible
6. Account maintenance charge applicable
7. No Passbook is issued but Statement of account is issued
8. Nomination facility available
9. KYC Norms of RBI to be followed for opening of Account