

CHOOSE YOUR FREE BANKING LIMITS WITH PREMIUM BANKING



PRESENTING

Premium
SMART account

Power up your business with the Premium Smart Account that comes with more benefits like never before.

Flexible free limits on banking services
Rewards on higher floats maintained in your current account



Experience Next Generation Banking

Visit our nearest branch or email to customercare@sib.co.in

Why should your bank fix your free banking limits?

Be smart with SIB Premium SMART

SIB CD Premium SMART Account	
Particulars	Features /Service charges/Remarks
1. Minimum Balance & Non-Commitment Fee:	
Average Monthly Balance (AMB)	₹ 50,000/- in Metro & Urban centers ₹ 25,000/- in other centers
Non-commitment fee if AMB is not maintained	₹ 500/- per month
2. Free services:	
Parent branch cash / transfer/ clearing transactions both debit as well as credit transactions	Fund transfer through Net Banking within the bank
Non parent branch clearing / transfer credit transactions within same clearing zone	Automated SMS alerts to one registered mobile number
Non parent branch clearing / transfer debit transactions	Registration / Modification / Execution of Standing Instructions
Local cheque / ECS clearing facility	Transaction charges / folio charges
Duplicate / Cancellation / Revalidation charges for Demand Drafts	Duplicate A/c statement print as per request
A/c balance certificate	Duplicate Interest certificate as per request
Power of Attorney / Mandate Registration / Modification	Photo attestation & A/c closure
3. Flexible Free Limits:	
Note: For every additional ₹ 25,000/- maintained towards AMB, the customer will be eligible for additional free limits @ 25% of the following seven basic free limits. For example, if the AMB for a particular month is ₹ 80,000/-, then the eligible free limits will be 125 cheque leaves, ₹ 93,750/- each for cash deposit & withdrawal through non parent branches, ₹ 37.50 lakh towards monthly clearing / transfer credit from non parent branches and so on. However, if the so arrived AMB is ₹ 10 lakh & above, then the following seven services will be offered free of any service charges and without any upper limits.	
100 cheque leaves per month	Non parent branch cash withdrawal of ₹ 75,000/- per working day
Non parent branch cash deposit of ₹ 75,000/- per working day	Non parent branch clearing / transfer credit of ₹ 30 lakh per month
Collection of 50 outstation cheques per month	30 Demand Drafts / Pay Orders of total value ₹ 5 lakh per month
30 RTGS / NEFT transactions per month	Note: For full details please contact our branches or visit our website www.southindianbank.com



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