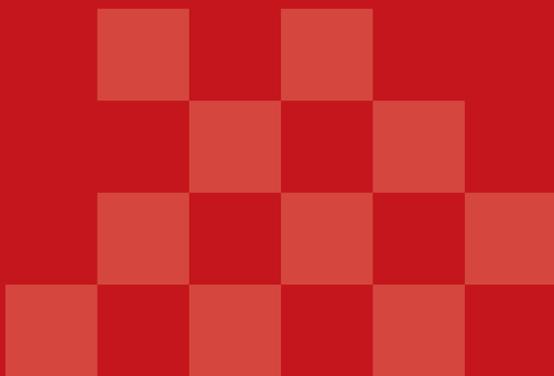




PRODUCT MANUAL

CURRENT ACCOUNTS



Current Account – Platinum

Target Segment

Large scale businesses/
corporates / institutions



Key features

- Free NEFT/RTGS through Digital Channels & Branch Channel
- 500 Cheque Leaves free per month
- 250 DD's issuance free per month
- NIL charges for up to 10 Outward Cheque return per month
- Free Issuance & NIL AMC of Premium Debit Card
- Cash Deposit - Free up to 15 times of previous month AMB (Max capping limit of Rs 4 Cr)
- Cash withdrawal - Free at Home & Non Home Branch (TDS applicable as per norms)
- Free SMS & Email Alerts
- NIL Folio Charges
- Required Average Monthly Balance (AMB) - Rs 5,00,000/-

Free facilities provided are subject to maintenance of required Average Monthly Balance (AMB) in the previous month. Standard Charges will be applicable for other facilities not mentioned as above.

Current Account – Gold

Target Segment

Medium scale businesses/
corporates / institutions



Key features

- Free NEFT/RTGS through Digital Channels
- 50 Free NEFT/RTGS through Branch Channel
- 100 Cheque Leaves free per month
- 50 DD's issuance free per month
- Free Issuance of Premium Debit Card
- Cash Deposit – Free up to 15 times of previous month AMB (Max capping limit of Rs 4 Cr)
- Cash withdrawal – Free at Home & Non Home Branch (TDS applicable as per norms)
- Free SMS & Email Alerts
- NIL Folio Charges
- Required Average Monthly Balance (AMB) – Rs 1,00,000/-

Free facilities provided are subject to maintenance of required Average Monthly Balance (AMB) in the previous month. Standard Charges will be applicable for other facilities not mentioned as above.

Current Account – SIB EXIM Gold

Target Segment

Export Import Businesses



Key features

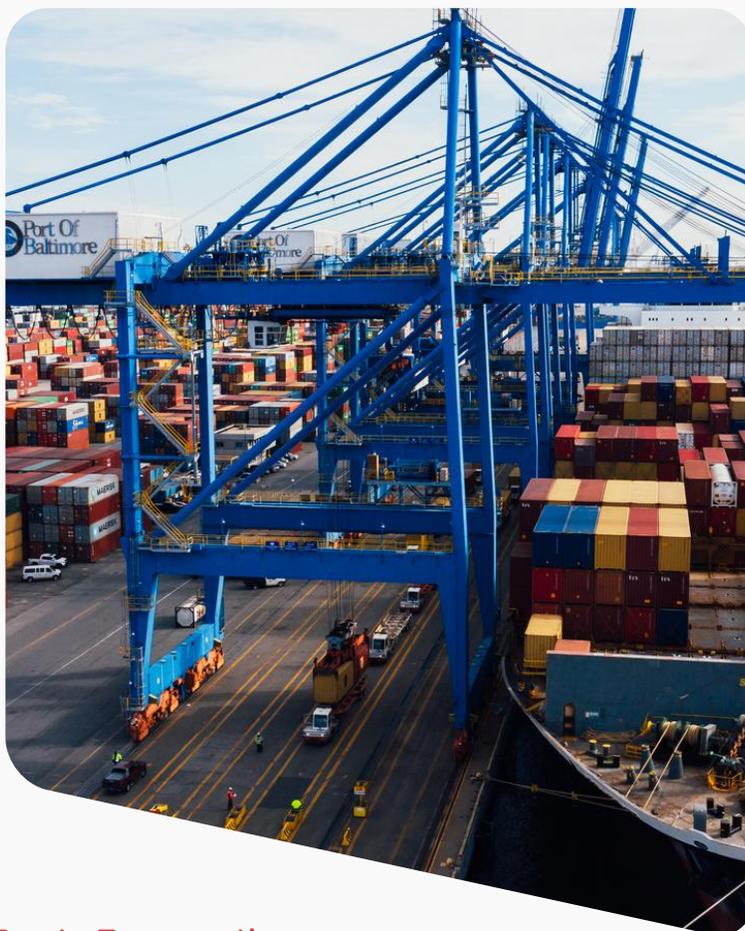
- Competitive charges on Forex & Trade Transactions
- Cheque Leaves - 200 Free per month
- Free RTGS/NEFT through Digital Channels
- 50 Free RTGS/NEFT through Branch Channel
- 50 DD issuance free per month
- Free issuance & NIL AMC of Premium Debit Card
- Free ATM Usage at SIB ATMs & Other Bank ATMs
- NIL Folio Charge
- Free SMS & Email Alerts
- Cash Deposit - Free up to 15 times of previous month AMB (Max capping limit of Rs 4 Cr)
- Cash withdrawal - Free at Home & Non Home Branch (TDS applicable as per norms).
- Required Quarterly Forex Throughput (QFT) USD50000.
- NIL QFT maintenance requirement in first two calendar quarter (including account opening quarter)

Free facilities provided are subject to maintenance of required Average Monthly Balance (AMB) in the previous month/Quarterly Forex Throughput (QFT). Standard Charges will be applicable for other facilities not mentioned as above.

Current Account – SIB EXIM Silver

Target Segment

Export Import Businesses



Key features

- Competitive charges on Forex & Trade Transactions
- Cheque Leaves - 100 Free per month
- Free RTGS/NEFT through Digital Channels
- 30 Free RTGS/NEFT through Branch Channel
- 25 DD issuance free per month
- Free issuance of Premium Debit Card
- Free ATM Usage at SIB ATMs
- NIL Folio Charge
- Free SMS & Email Alerts
- Cash Deposit - Free up to 15 times of previous month AMB (Max capping limit of Rs 4 Cr)
- Cash withdrawal - Free at Home & Non Home Branch* (TDS applicable as per norms)
- Required Quarterly Forex Throughput (QFT) USD15000
- NIL QFT maintenance requirement in first two calendar quarter (including account opening quarter)

Free facilities provided are subject to maintenance of required Average Monthly Balance (AMB) in the previous month/Quarterly Forex Throughput (QFT). Standard Charges will be applicable for other facilities not mentioned as above.

Smart Premium Current Account

Target Segment

Corporates/ Institutions/
Wholesale business



Key features

- Free NEFT/RTGS through Digital Channels
- 30 Free NEFT/RTGS through Branch Channel
- 30 Free IMPS per month
- 100 Cheque Leaves free per month
- DD's issuance - Rs 5 Lakh or 30 instruments Free per month
- Cash Deposit - Free up to 15 times of previous month AMB (Max capping limit of Rs 4 Cr)
- Cash Withdrawal - Free at Home & Non Home Branch (TDS applicable as per norms)
- Free SMS & Email Alerts
- NIL Folio Charges
- Required Average Monthly Balance (AMB) - Rs 25000 (Rural & Semi Urban Branch & Rs 50000 (Urban & Metro Branch).



Additional Benefits on maintaining Rs 5 Lakh & Above AMB in the previous month:

- Unlimited Free NEFT/RTGS/IMPS txns
- Unlimited Free Cheque Leaves
- Unlimited Free DD Issuance
- Waiver of Outward, Inward Cheque Return & Stop payment charges

Free facilities provided are subject to maintenance of required Average Monthly Balance (AMB) in the previous month. Standard Charges will be applicable for other facilities not mentioned as above.

Current Account - Trader Smart

Target Segment

Traders/
Merchants



Key features

- Auto Sweep Facility (earning interest on idle funds with auto sweep facility).
- Free NEFT/RTGS through Digital Channels
- 30 Free NEFT/RTGS through Branch Channel
- 30 Free IMPS per month
- 100 cheque leaves free per month
- DD's issuance - Rs 5 Lakh or 30 instruments Free per month
- Cash Deposit - Free up to 15 times of previous month AMB (Max capping limit of Rs 4 Cr)
- Cash Withdrawal - Free at Home & Non Home Branch (TDS applicable as per norms)
- Free SMS & Email Alerts
- NIL Folio Charges
- Required Average Monthly Balance (AMB) - Rs 25000 (Rural & Semi Urban) & Rs 50000 (Urban & Metro).

Free facilities provided are subject to maintenance of required Average Monthly Balance (AMB) in the previous month. Standard Charges will be applicable for other facilities not mentioned as above.

SIB Institutional Current Account

Target Segment

Trust, Association, Societies,
Club, Non - Profit Organisation,
Hospitals, Educational
Institutions.



Key features

- NIL Average Monthly Balance (AMB) requirement
- Free SMS & Email Alerts
- NIL Folio Charges
- Free NEFT/RTGS through Digital Channels.
- 15 Free IMPS per month
- 50 Cheque Leaves free per month
- DD's issuance free for Rs 5 Lakh or 20 instruments per month
- Free Issuance of Master Card Business Debit Card & NIL AMC if AYB maintained is Rs 3 Lakh & Abv.
- Other Bank ATM usage is free if AMB of Rs 3 lakh & Abv is maintained in previous month
- Cash Deposit - Free up to 15 times of previous month AMB (Max capping limit of Rs 4 Cr)
- Cash withdrawal - Free at Home & Non Home Branch (TDS applicable as per norms)



Additional Benefits on maintaining Rs 5 Lakh & Above AMB in the previous month:

- Unlimited Free NEFT/RTGS/IMPS txns
- Unlimited Free Cheque Leaves
- Unlimited Free DD Issuance

Merchant Plus Current Account

Target Segment

Merchants/Supermarkets/
departmental stores/
Pharmacies/ Other Retail &
Wholesale Businesses



Key features

- Zero Balance Current Account
- Discounted or Zero Rental for POS based on AMB maintained**
- NIL POS set up/installation charges
- Free issuance of Rupay platinum debit card
- Free NEFT/RTGS through Digital Channels
- 25 cheque leaves Free per month
- NIL folio charges
- Free SMS & Email Alerts
- Cash Deposit - Free up to 15 times of previous month AMB (Max capping limit of Rs 4 Cr)**
- Cash withdrawal - Free at Home & Non Home Branch (TDS applicable as per norms)

***POS rental waiver & Cash Handling free limit are subject to maintenance of required Average Monthly Balance (AMB) in the previous month. Standard Charges will be applicable for other facilities not mentioned as above.*

RERA Current Account

Target Segment

Exclusive product for realtors/builders to comply with provisions and guidelines of RERA Act.



Key features

Consist of three accounts

1. Collection Account - For depositing 100% of collection proceeds.
2. Designated Account - A separate account to maintain 70% of the proceeds
3. Builder Account - Any category of Current Ac for receiving 30% of the proceeds and for day-to-day operations.

- Automated fund transfer through standing instruction from Collection Account to Designated Account & Builder Account (70:30).
- Other features of RERA Designated & RERA Collection Account
 - NIL AMB requirement
 - NIL Folio Charges
 - Free SMS & Email Alerts
 - Internet Banking with View Facility

Current Account- Standard

Target Segment

Traders/retailers/small & medium scale business segments



Key features

- Free NEFT/RTGS through Digital Channels
- 25 leaves Free per half calendar year
- Cash Deposit - Free up to 15 times of previous month AMB [Max capping limit of Rs 5 Cr]
- Cash withdrawal - Free at Home & Non Home Branch (TDS applicable as per norms)
- Free & Unlimited Usage at SIB ATM
- Required Average Monthly Balance (AMB) - Rs 10000

Free facilities provided are subject to maintenance of required Average Monthly Balance (AMB) in the previous month. Standard Charges will be applicable for other facilities not mentioned as above.

Banking Solutions offered to Current Accounts

for payment & Collection

Hi Hi Banking



Manage bulk payments with a maker-checker facility.

POS



Accept payment through Debit Card/Credit Card using SIB POS terminal.

Payment Gateway



Accept online payments through Debit Card/Credit Card/Net banking using SIB Payment Gateway.

Virtual Account Number (VAN)



A unique reference number to accept payments without the need to share account number details with clients.

eNACH



Easy collection of recurring payments through an automated process.

e-Cheque



Facility offered to business customers to generate printed cheques including a valid signature at their own premises.

SIB TF ONLINE



Initiate Trade Finance transactions through Corporate Internet Banking.

API Banking



Seamless and secured integration of Corporate API to Bank's API to perform banking transactions.

Doorstep Banking Services



For Individuals and Corporate customers for the pickup of cash and instruments from premises/offices.

Pay Direct and Indirect Taxes



Pay Direct (Income, Corporate Tax) and Indirect taxes (Custom Duty*, GST) via Net banking or at any SIB branch. [*Custom duty payment can be made through Net banking

PRODUCT MANUAL

CURRENT ACCOUNTS



Current Account - Platinum



Current Account - Gold



Current Account - SIB EXIM Gold



Current Account - SIB EXIM Silver



Smart Premium Current Account



Current Account - Trader Smart



SIB Institutional Current Account



Merchant Plus Current Account



RERA Current Account



Current Account-Standard



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