

Revision in Savings account tariff w.e.f. 1st May, 2021

Revision in Average Balance requirement and fess on non-maintenance of Balance

a) Revision of balance requirement criteria for Easy Savings and other schemes (Domestic and Non-resident segment) – Metro location

The average balance requirement threshold for Easy Savings schemes at Metro locations is revised from INR 10,000 to INR 15,000.

Fee	Existing	Revised
Average Monthly Balance Requirement threshold (Easy and other schemes – Metro location)	INR 10,000	INR 15,000

**Schemes - All Domestic and NRI - Easy and Equivalent schemes include all schemes under Digital and Savings SBEZY equivalent, Smart Privilege, OTR/Demat Savings Account, Student Accounts and others.*

b) Revision of balance requirement criteria for Prime and Liberty schemes (Domestic and Non-resident segment) – Semi urban/Rural location

The balance requirement criteria for existing Prime variant (Digital Prime, Savings Domestic and Non-resident Prime and Liberty schemes) is revised to INR 25,000 Average Monthly Balance (AMB) or INR 1 Lakh Term deposit.

The balance requirement criteria for Liberty accounts is revised to INR 25,000 Average Monthly Balance (AMB) or spends of INR 25,000.

Fee	Existing	Revised
Prime and Liberty - Semi Urban & Rural	<p>Semi Urban: Prime - INR 15,000 Average Monthly Balance (AMB) or INR 1 Lakh Term deposit.</p> <p>Liberty – INR 15,000 Average Monthly Balance (AMB) or spends of INR 25,000.</p> <p>Rural: Prime- INR 15,000 Average Quarterly Balance (AQB) or INR 1 Lakh Term deposit.</p> <p>Liberty – INR 15,000 Average Quarterly Balance (AQB) or spends of INR 25,000.</p>	<p>Semi Urban/Rural: Prime – INR 25,000 Average Monthly Balance (AMB) or INR 1 Lakh Term deposit.</p> <p>Liberty – INR 25,000 Average Monthly Balance (AMB) or spends of INR 25,000.</p>

Exclusions: Non-resident Mariners' account under Prime segment.

c) Revision of Maximum and Minimum caps for non-maintenance charges – All Domestic and non-resident segment

With a view of safeguarding the interest of customers who may fall short of balance requirement threshold by a small margin, we have reduced our minimum fee on non-maintenance of balance from INR 150/- to INR 50/- for all locations.

Fee	Existing	Revised
Account Service Fee on non-maintenance of Balance (applicable for Domestic and NR Easy & equivalent, Prime, Krishi, Farmer and Senior Privilege segment)	INR 10 per 100 of the shortfall from AMB Requirement 1. Metro/Urban - Max INR 600, Min INR 150 2. Semi- Urban - Max INR 300, Min INR 150 3. Rural - Max INR 250, Min INR 150	INR 10 per 100 of the shortfall from AMB Requirement Domestic Accounts: All locations – Min fee INR 50 Max. fee: Metro/Urban* - INR 800 Semi Urban/Rural – No Change Non-resident accounts (all locations): Min fee INR 50 Max fee INR 800

*Metro location max cap continues to be at INR 250 for Krishi and Future Star and INR 500 for Agent account.

- ✓ At Semi-Urban locations for Prime/Liberty/Senior Privilege max cap to be INR 500 and for other schemes to be INR 250.
- ✓ At Rural locations for Prime/Liberty/Senior Privilege max cap to be INR 500 and for other schemes to be INR 100.

- **Easy and Equivalent include** all schemes under Digital and Savings SBEZY equivalent.

- **Other schemes include** Krishi and Future Stars.

d) Introduction of non-maintenance fee for Prestige and Priority schemes (Domestic and Non-Resident segment)

Fee	Existing	Revised
Fees on Non-maintenance of balance for account maintaining less than 25% of the desired TRV/AQB For Prestige & Priority segment	Nil	For accounts with < 25% of desired TRV/Balances INR 10 per 100 of the shortfall from AQB /TRV Requirement All locations – Max Fee - INR 800/-

**Non-maintenance fees will not be applicable for new customers for first 2 calendar quarters post account opening (including account opening quarter).*