

INSTRUCTIONS REGARDING RUPAY CARD

- (1) RuPay Card is sent by Registered Post at your recorded address.
- (2) RuPay Card can be used at ATMs / Micro ATMs at BC outlets / PoS terminals.
- (3) To operate RuPay Card, you require PIN, which is a 4-digit confidential number used for authentication.
- (4) Green PIN can be generated at BC outlets for which you need to swipe the card and enter 4-digit number on the Micro ATM machine.
- (5) ATM card / PIN Number should be kept securely and should not be given to anyone.
- (6) Maintain secrecy of RuPay card PIN. While punching PIN on ATM / Micro-ATM, it should not be visible to others. Do not write your PIN, instead memorize it.
- (7) Link your mobile number with account. Check SMS for transaction alerts.
- (8) Please note that Bank never asks the customers to share their confidential information like Card number, PIN, OTP, CVV, etc. Do not share these details with anyone.
- (9) For detailed instructions on your Debit card, please refer user guide sent along with Debit card.
- (10) For any more guidance, please contact your link branch.

For more information, complaint / call our helpline numbers: 1800 1234 / 1800 2100 / 1800 11 2211 / 1800 4253
(or) SMS Unhappy to 8008 202020 (or) visit our website <https://bank.sbi>

**Worried about the
Security of your
Transaction?**

GO DIGITAL AND SECURE YOUR ACCOUNT

**LINK YOUR AADHAAR NUMBER AND
MOBILE NUMBER TO YOUR ACCOUNT**

Aadhaar Seeding Benefits

- Hassle-free Receipt of Govt Benefits
- Aadhaar Based transactions are more secured
- Digital Life Certificate

Mobile Seeding Benefit

- SMS alert on transaction
- First hand information on Bank's products and services



Life insurance premium
worth ₹2 Lacs at just
₹436 per annum



Accident Insurance
worth ₹2 Lacs at just
₹20 per annum

For all bank account holders
whose age is between
18 to 50 years

For all bank account holders
whose age is between
18 to 70 years

Life Insurance amount for your
family after you

Insurance also covers
permanent disablement due
to accident

Period of Insurance, Annual : 1st June - 31st May



Minimum investment,
Maximum benefits
During Old-age

Age of Joining	Years of contributions	Indicative Monthly contribution (in ₹)	Monthly pension to the subscriber / spouse (in ₹)	Indicative Return Corpus to the nominee of the subscribers (in ₹)
18	42	210	5,000	8.5 Lakh
20	40	248	5,000	8.5 Lakh
25	35	376	5,000	8.5 Lakh
30	30	577	5,000	8.5 Lakh
35	25	902	5,000	8.5 Lakh
40	20	1,454	5,000	8.5 Lakh

Fixed Monthly pension from ₹1000 to ₹5000 depending on the contribution

SERVICE CHARGES

CUSTOMER NEED NOT PAY ANY SERVICE CHARGES TO CSP.
ALL APPLICABLE CHARGES WILL BE AUTOMATICALLY RECOVERED FROM CUSTOMER'S ACCOUNT.

Cash withdrawal (Maximum ₹30,000/-) CIF/AePS (ONUS)/ m-ATM(ON-US)/ Branch	4 Cash withdrawals in a month: Free The charges for transactions in excess of first 4 free withdrawals excluding Digital Transactions: ₹15/- + GST per transaction.
Cash Withdrawal (Maximum ₹10,000/- Debit Card (OFF-US) / AePS (OFF-US))	
Immediate Payment Service (IMPS) Cash- Max ₹5,000/- (Monthly Cap – ₹25,000/-)	0.70% of remittance, Minimum ₹10/- and Maximum ₹35/-
Transfer- Max ₹30,000/- (Monthly Cap – ₹60,000/-)	0.70 % of remittance, Minimum ₹10/- and Maximum ₹100/-
NEFT - Upto ₹10,000/-	₹2/- + GST
Above ₹10,000/- & up to ₹30,000/-	₹4/- + GST
Bill Collection Service (BBPS) Electricity, Gas, Water & Telecom Mobile Pre-paid, Post-paid, landline Post-paid	Customer Convenience Fee (CCF) (Including GST)
Up to ₹1,000/-	₹5/-
Above ₹1,000/-	₹15/-

1. CSP Name: _____
2. CSP Mobile: _____
3. Link Branch Tel.: _____
4. Link Branch Address : _____

IMPORTANT GUIDELINES FOR CUSTOMERS

- DO NOT ACCEPT MANUAL RECEIPT.
 - PLEASE ASK FOR SYSTEM GENERATED RECEIPT ONLY.
 - CSP IS NOT AUTHORIZED TO UPDATE PASSBOOK MANUALLY.
 - CSP IS NOT AUTHORIZED TO ACCEPT/PAY CASH BEYOND ₹30,000 PER TRANSACTION.
 - PLEASE DO NOT DEPOSIT MORE THAN ₹30,000 FOR STDR/FIXED DEPOSIT.
 - ENSURE TO COLLECT SYSTEM GENERATED RECEIPT FROM CSP FOR EVERY TRANSACTION.
 - COLLECT STDR / FIXED DEPOSIT RECEIPT FROM LINK BRANCH ONLY.
 - LISTEN VOICE MESSAGE AND MATCH IT WITH YOUR TRANSACTION AMOUNT.
 - PLEASE BE EXTRA CAUTIOUS WHEN CSP SAYS TRANSACTION HAS FAILED.
 - IF YOU HAVE ANY DOUBT, CONTACT LINK BRANCH FOR CLARIFICATION IMMEDIATELY.
 - CHECK SMS ALERT FOR EACH TRANSACTION INVARIABLY.
- IF CSP IS NOT FOLLOWING ANY OF THE ABOVE GUIDELINES, PLEASE INFORM LINK BRANCH/BC IMMEDIATELY.
- FOR ANY DOUBT ON ANY TRANSACTION/QUERY, PLEASE CONTACT LINK BRANCH/BC.

TRANSACTION LIMITS

- I) MAXIMUM LIMIT OF ₹30,000/- PER DAY FOR THE FOLLOWING SERVICES:
- a) CASH DEPOSIT & WITHDRAWAL
 - b) SPECIAL TERM DEPOSIT ACCOUNT
 - c) FUND TRANSFER
 - d) DEPOSIT IN LOAN ACCOUNT
 - e) AePS & CARD BASED TRANSACTIONS
- II) IMPS: CASH – ₹5,000/- (MONTHLY CAP – ₹25,000/-)
TRANSFER – ₹30,000/- (MONTHLY CAP – ₹60,000/-)

5. Details of nearest CSP : _____
Distance from this outlet : _____ kms
6. BC Name: _____
7. Contact person of BC: Shri. : _____
Mobile No. : _____

PRODUCTS & SERVICES

- SAVINGS BANK ACCOUNT
- SBI TINY RECURRING DEPOSIT ACCOUNT
- SPECIAL TERM DEPOSIT ACCOUNT
- ATAL PENSION YOJANA
- PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA
- PRADHAN MANTRI SURAKSHA BIMA YOJANA
- PAYMENT OF UTILITY BILLS (BBPS)
- LOAN REPAYMENT
- CASH WITHDRAWAL/RECEIPT
- FUND TRANSFER (A/C TO A/C)
- PASSBOOK UPDATION
- RECOVERY/COLLECTION IN LOAN ACCOUNTS
- TATKAL MONEY REMITTANCE (IMPS)
- CARD BASED TRANSACTIONS
- AePS TRANSACTIONS
- AADHAAR / MOBILE SEEDING
- MINI STATEMENT
- BALANCE ENQUIRY
- REQUEST FOR CHEQUE BOOK
- STOP PAYMENT OF CHEQUE
- ISSUANCE OF RUPAY DEBIT CARD
- BLOCKING OF DEBIT CARD
- NEFT
- GREEN PIN GENERATION
- LOAN LEAD GENERATION (SPECIFIC PRODUCTS)

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DO's AND DON'Ts FOR CUSTOMERS

Do's
<ul style="list-style-type: none"> • Always ask for system generated receipt for your transactions • Check your balance in the statement of account issued by the CSP • Accept Passbook issued by SBI branch only • Maximum transaction limit at CSP outlet is ₹30,000/- • Transactions are voice prompt supported, listen carefully for correctness of the transaction amount • Check Service charges chart for various services • Keep your account active • Provide updated KYC details / Address • Use your RuPay card regularly • ATM Card should be kept securely and should not be given to others • Maintain secrecy of RuPay Card PIN. While punching PIN on ATM / Micro-ATM, it should not be visible to others. Do not write your Pin, instead memorize. • Link your account with Aadhaar number • Link your mobile number with account. Check SMS for transaction alerts. • For biometric transactions, please ensure that finger is clean. The best finger should always be used to give successful result. • Keep sufficient balance in your account for periodic premium / contribution towards: <ul style="list-style-type: none"> a. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) b. Pradhan Mantri Suraksha Jyoti Bima Yojana (PMSBY) c. Atal Pension Yojana (APY) • Ensure timely repayment of your loans • In case of doubt, please contact link branch
Don'ts
<ul style="list-style-type: none"> • Don't accept handwritten receipts • Don't allow CSP to make any manual entry in the passbook • Don't give your RuPay card / PIN number to any one, including kiosk operator