

Welcome to State Bank of India on merger of State Bank of Patiala on 01.04.2017. The schedule Of Service Charges w.e.f. 01.04.2017 in State Bank of India will be as per the following schedule:

**REVISION IN SERVICE CHARGES WEF 01/04/2017**  
**ALL SERVICE CHARGES ARE EXCLUSIVE OF SERVICE TAX EXCEPT CHARGES FOR**  
**ISSUANCE OF IOIs/BCs WHERE CHARGES ARE INCLUSIVE OF SERVICE TAX**

Description of Service Charge		Revised Rate
<b>Issue of Multi city Cheque books : Current Account (CA)/Cash Credit (CC) Account</b>		
For all Segments (PBBU/ SMEBU)	Current Account / CC accounts	First 50 cheque leaves free in a financial year. Thereafter Rs.3/- + ST per cheque leaf. 25 Leaf Cheque Book @ Rs. 75/-+ST.  50 Leaf Cheque Book @ Rs. 150/- +ST
For all Segments (PBBU/ SMEBU)	Emergency Cheque book (10 leaves set)- Current A/c & Savings Bank	Rs.50/- +ST for 10 cheque leaves or part thereof
Senior Citizen (Irrespective of QAB)		Free
<b>Issue of Multi city Cheque books : Savings Bank</b>		
For all Segments (PBBU/ SMEBU)	QAB upto 1 Lac	First 25 cheque leaves free in a financial year.  Thereafter: 10 Leaf Cheque Book @ Rs. 30/-+ST.  25 Leaf Cheque Book @ Rs. 75/-+ST.  50 Leaf Cheque Book @ Rs. 150/- +ST
	QAB >=1 Lac	Free
	Senior Citizen (Irrespective of QAB)	Free
For all CSP Accounts	Irrespective of QAB	Free *
*Bulk requirement is requisition of cheques exceeding 25 leaves at single instance, in a month. Charges for bulk requirement @Rs.75/- + ST for 25 leaf Cheque Book.		
<b>Stop payment instruction</b>		
SB account & CA/CC		Rs.100/- + ST per instrument maximum Rs.500/- + ST per instance
<b>Charges per month for Non – Maintenance of Monthly Average Balance (MAB): Current Account</b>		
Current Accounts (For all Segments) (MAB - ₹10,000/-)		Rs.500/- +ST per month
<b>For other Current Account (CA) Variant Products</b>		
Power Pack (MAB-₹5,00,000/-)		Rs.2,500/- + ST per month
Power Gain (MAB-₹2,00,000/-)		Rs.1,500/- + ST per month
Power POS (MAB ₹5000/-) (For POS a/c)		Rs.500/- +ST per month
Power Jyoti (MAB - ₹50,000/-) (Collection a/c)		Rs.1000/-+ ST per month
Surabhi (MAB -CA ₹10,000/-) (Auto Sweep)		Rs.500/- +ST per month

Description of Service Charge	Revised Rate
<b>Charges per month for Non – Maintenance of Monthly Average Balance (MAB): Savings Bank Account including Surabhi SB (Excluding CSP, Basic Savings Bank Small &amp; PMJDY a/cs)</b>	
<b>Metro MAB of Rs. 5000/-</b>	
Shortfall <=50%	Rs.50/- +ST
Shortfall >50 –75%	Rs.75/- +ST
Shortfall > 75%	Rs.100/- +ST
<b>Urban MAB of Rs.3000/-</b>	
Shortfall <=50%	Rs.40/- +ST
Shortfall >50 –75%	Rs.60/- +ST
Shortfall > 75%	Rs.80/- +ST
<b>Semi-Urban MAB of Rs. 2000/-</b>	
Shortfall <=50%	Rs.25/- +ST
Shortfall >50 –75%	Rs.50/- + ST
Shortfall > 75%	Rs.75/-+ST
<b>Rural MAB of Rs.1000/-</b>	
Shortfall <=50%	Rs.20/- +ST
Shortfall >50 –75%	Rs.30/-+ST
Shortfall > 75%	Rs.50/-+ST
<i>RBI has permitted Banks to levy Minimum Balance Non-maintenance Charges.</i>	
<b>Account Keeping Charges per annum</b>	
CA-SME / PB	
CC/OD-Limit exceeding ₹25000	₹ 550/-+ ST
<b>Per &amp; Agri segment Gold Loan Safe Keeping Charge</b>	
To be charged 30 days after the expiry of the prescribed tenure of gold Loan in Per / Agri segment (Currently 30 months/36 months respectively)	Rs. 100 /- + ST/Month
<b>Statement of account: Current Account</b>	
Statement of account (First/original): Monthly (For all segments)	Free
Duplicate statement (For all Segments)	Rs. 100/- + ST per page (40 entries)
<b>Issue of Duplicate Passbook</b>	
First Passbook/Continuation of Passbook	NIL
Duplicate passbook (for all segments)	Rs.100/- + ST for issue of duplicate passbook. Rs. 50/- +ST per page (40 entries)
<b>Transfer of accounts (SB and CA) for all Segments per occasion (Transfer of Home Branch)</b>	NIL
<b>Account Closure Charges</b>	
<b>Savings Bank Account (excluding Basic &amp; Small Accounts opened under Financial Inclusion)</b>	
Upto 14 days	Nil
After 14 days – 6 months of opening	Rs. 500/- + ST
After 6 months upto 12 months	Rs. 1000/- + ST
<b>Current Account</b>	
Power Pack	
Power Gain	
Power POS	
Power Jyoti	Rs.1,000/-+ ST

Description of Service Charge		Revised Rate
<b>Standing instruction(S.I.)</b>		
Setting of SI	Intra Bank	Free
	Inter Bank	Rs.50/-+ ST
Processing of SI	Intra Bank	Free
	Inter Bank	Rs.50/-+ ST
	Other than Bank Transfers	
Failed S.I. (in loan account)	Inter, Intra & Other Bank Transfers	Rs.250/-+ ST
<b>Interest Certificate for all segments</b>		
Original		NIL
Duplicate		Rs. 150/-+ ST
<b>Balance Certificate per instance for all segments</b>		₹150/- plus ST
<b>No dues certificate for all segments customers</b>		
Priority sector		NIL
Others	Individual	Rs.100/-+ST
	Firm/Non-Individuals	Rs. 200/-+ST
<b>Signature verification per instance</b>		₹ 150/-+ ST
<b>Solvency certificate (SMEBU)</b>		
Commercial/ Non-commercial (per lac)		₹300/-+ ST Minimum ₹1200/-+ ST Maximum ₹18000/-+ ST
<b>Photo attestation charges per instance</b>		₹ 150/-+ ST
<b>Record - Copy of the cheque per instance</b>		₹ 150/-+ ST per cheque
<b>Enquiries relating to old records (beyond 12 months old) per item</b>		
<b>For all segments</b>		Rs. 200/-+ ST per item upto 2 years and thereafter additional Rs. 100/-+ ST per additional year for each item
<b>ATM card/ KIT returned by courier due to wrong address</b>		Rs. 100/-+ ST
<b>Allowing operations through Power of Attorney/Mandate for P segment</b>		₹ 500/-+ ST for Individual ₹ 1000/-+ ST for Non-Individual
<b>Postal charges</b>		
(a) Ordinary		Actual expenditure (Minimum ₹ 20/- +ST)
(b) Registered Post/Speed Post/ Courier		Actual expenditure (Minimum ₹ 50/- +ST)
<b>Collection of bills (inclusive of postage and out of pocket expenses)</b>		
Upto ₹10000/-		₹150/- + ST
Above ₹10000/-		Rs.500/+ST
<b>Presentation of inland usance bills per instance</b>		₹ 110/-+ ST
<b>Collection of cheques under Speed Clearing System (inclusive of postage and out of pocket expenses)</b>		
Upto and Including ₹1.00 lac		NIL (SB) ₹20/- + ST (CA)
Above ₹1.00 lacs		₹200/- + ST





Description of Service Charge	Revised Rate
<b>Collection of Outstation Cheques (inclusive of postage and out of pocket expenses)</b>	
Upto ₹10,000/-	Rs. 50/- + ST
Above ₹10,000/- upto ₹1.00 lac	Rs. 100/- + ST
Above ₹1.00 lacs	Rs. 200/- + ST
<b>Cheque/bill deposited with us returned unpaid by others (Local/ Outstation)</b>	
Cheque/bill upto ₹1.00 lacs	₹150/- + ST
Cheque/bill above ₹1.00 lacs	₹250/- + ST
<b>Collection and remittance charges</b>	
<b>(a) Cheque Returned Charges for Cheques drawn on us (for insufficient funds only)</b>	
For all segments	Rs.500/- + ST, irrespective of the amount
<b>(b) Cheque returned charges for Cheques drawn on us (for technical reasons) for all segments. (Not to be charged where customer is not at fault as per RBI guidelines)</b>	₹150/- + ST
<b>Issue of IOI (Demand drafts/ Bankers' cheque) for all segments-including online (INB) requests.</b>	
Upto ₹ 5,000/-	₹25/- (incl. ST)
Above ₹ 5,000/- upto ₹ 10,000/-	₹ 50/- (incl. ST)
Above ₹ 10,000/- upto ₹ 1,00,000/-	₹5/- (incl. ST) per ₹1000/- (Min.₹60/-incl.ST)
Above ₹ 1,00,000/-	₹ 4/- (incl. ST) per ₹1000/- Min.₹600/-incl.ST Max.₹2000/-incl. ST
<i>No Cash Handling charges will be levied in addition to charges as above for issuance of IOI (Demand drafts/ Bankers' cheque) in case of cash transaction.</i>	
<i>Courier charges for delivery of IOIs (for online INB requests) will be charges extra at Rs.50+ST.</i>	
<b>Revalidation/Cancellation &amp; issuance of duplicate IOI (Draft/B.Ch) per instance</b>	₹ 200/-+ ST
<b>NEFT/ RTGS CHARGES (through Net Banking)*</b>	
<b>NEFT (Transaction Slab)</b>	
Upto ₹10,000/-	Rs.2/- + ST
Above ₹10,000/- and upto ₹1.00 lac	Rs.4/- + ST
Above ₹1.00 lac and upto ₹2.00 lacs	Rs.12/- + ST
Above ₹2.00 lacs	Rs. 20+ ST
<b>RTGS Customer Transactions (through Net Banking)*</b>	
<b>Transaction Slab</b>	
₹2.00 lacs to ₹5.00 lacs	₹25/- + ST
Above ₹5.00 lacs	₹45/- + ST
<b>NEFT/ RTGS CHARGES (transactions at branches/CBS)*</b>	
<b>NEFT (Transaction Slab)</b>	
Upto ₹10,000/-	Rs.2.50/- + ST
Above ₹10,000/- and upto ₹1.00 lac	Rs.5/- + ST
Above ₹1.00 lac and upto ₹2.00 lacs	Rs.15/- + ST
Above ₹2.00 lacs	Rs. 25+ ST
<b>RTGS Customer Transactions (transactions at branches/CBS)*</b>	
<b>Transaction Slab</b>	
₹2.00 lacs to ₹5.00 lacs	₹25/- + ST
Above ₹5.00 lacs	₹50/- + ST
*The charges are applicable only to transactions originated and payable within India.	

Description of Service Charge	Revised Rate
<b>Cash handling charges</b>	
<b>Cash Deposit Transactions: Savings Bank (Including SURABHI Savings Bank account; Excluding Financial Inclusion account)</b>	
No. of cash deposit transactions in a month	3 transactions free
Beyond 3 Transactions in a month (Excluding Alternate channel transactions)	Rs. 50/-+ ST per Transaction
No restriction of cash deposit at Non-Home Branches for Savings Bank Account	
<b>Cash Deposit Transactions: Current Account (SMEBU)*</b>	
Normal Current Account ( Min Balance Rs.10000/-)	i)Upto Rs.25000/- per day : Free ii) Beyond Rs.25000/- per day: RS.0.75 per Rs.1000/-+ ST Minimum Rs.50/- + ST Maximum Rs.20000/- + ST
Power Gain (QAB RS.200000/-)	Deposit of Cash upto Rs.15 lacs per month: Free. Thereafter, Rs.0.75 per Rs.1000/- + ST Minimum Rs.50/- + ST Maximum Rs.20000/- + ST @
Power Pack (QAB Rs.500000/-)	Free upto Rs.60 lacs per month.  Thereafter Rs.0.75 per Rs.1000/- + ST. Minimum Rs.50/- + ST Maximum Rs.20000/- + ST @
<i>Maximum Limit for deposit of cash at Non Home branch is Rs.2 lakhs per day. Thereafter, Branch Manager of Non-home branch is vested with the powers to accept more cash. @Deposit of cash free of charges within the overall monthly limit for Power gain and Power pack customers would include both Home and Non-home Branch.</i>	
Power Base (QAB Rs.20000/-)	i)Upto Rs.25000/- per day : Free ii) Beyond Rs.25000/- per day: Rs.0.75 per Rs.1000/-+ ST Minimum Rs.50/- + ST Maximum Rs.20000/- + ST
Power Jyoti	Rs. 60/- per transaction CGM of the Circle has the discretion to reduce charges by Rs 20/- Nil Cash Handling Charges
Power POS/ Surabhi	i)Upto Rs.25000/- per day : Free ii) Beyond Rs.25000/- per day: Rs.0.75 per Rs.1000/-+ ST Minimum Rs.50/- + ST Maximum Rs.20000/- + ST
*Service charges for Cash Deposit in Cash Credit Account are dealt with separately.	

Description of Service Charge	Revised Rate
<b>Cash Deposit on Cash Points (Cash Deposit Machine – CDM &amp; Cash Recyclers)-Anytime Channels</b>	
By Debit Card to Card Linked a/c	Free
Debit Card to Third Party A/c	Rs.22/- + ST
Cardless Transactions	Rs.22/- + ST
SME insta Deposit/ Business Debit Card	RS.22/- + ST
<b>ATM Charges (Transactions exceeding the permissible limit for free ATM Transactions)</b>	
On our ATMs: Per Transaction	Rs.20 + ST
Transaction decline due to insufficient balance	
Cardless Cash withdrawal at ATMs	Rs.22+ST
<b>National Automated Clearing House (NACH) Mandate (including 'E' mandate)</b>	
One time Mandate Authorisation Charges per mandate	Rs. 50/- + ST
Failed Mandate	Rs. 250/- +ST
<b>Safe Deposit Lockers: Annual Rent (w.e.f 1<sup>st</sup> April, 2017)</b>	
<b>SIZE</b>	<b>TYPE</b>
Size A:125 x 175 x 492	SMALL
Size B:159 x 210 x 492	
Size:C:125X352X492	MEDIUM
Size:D:189X263X492	
Size:E:159x423x492	
Size H1:325X210X492	
Size:F:278X352X492	LARGE
Size:G:189X529X492	
Size:H:325x423x492	
Size L:404X529X492	EXTRA LARGE
Size:L1:385X529X492	
URME:1500+ST RUSU: 1000+ST	
URME:3000+ST RUSU: 2000+ST	
URME: 6000+ST RUSU: 5000+ST	
URME: 9000+ST RUSU: 7000+ST	
For Salary Package Accounts: Platinum variant Accounts: 25% concession on locker Rent; Diamond variant Accounts: 15% concession on Locker Rent.	
<b>One Time Locker Registration Charge</b>	Small/ Medium: 500+ST Large/Extra Large: 1000+ST
Breaking open of Locker: Loss of Key or Non-Payment of Locker Rent	Rs. 1000/- + ST *
*Plus actual expenditure incurred for breaking open the locker and changing the lock by manufacturers of lockers.	
Locker Visit Charges (All sizes): 12 visits per year free	12 visits free. Thereafter: Rs. 100 /- + ST per visit

Description of Service Charge		Revised Rate
<b>Locker rent overdue charge (All sizes)</b>		
1 <sup>st</sup> Qtr -		10% *
2 <sup>nd</sup> Qtr -		20% *
3 <sup>rd</sup> Qtr -		30% *
1 Year -		40% *
*of the Annual rent to be recovered in addition to Locker Rent. <b>Overdue period is clarified as under:</b> S.I. set up on say, for advance rental for the financial year 2017-18, recoverable on 01.04.2017: overdue charge @ 10%/20%/30%/40% of annual rent to be levied on 1 <sup>st</sup> July, 2017/1 <sup>st</sup> October, 2017/ 1 <sup>st</sup> January, 2018/1 <sup>st</sup> April,2018 respectively, if remaining unpaid till that date.		
For more than 1 year -		Locker to be broken Open
<b>Safe deposit articles</b>		
One time charge for all kinds of Safe Deposit Articles	Basic Charges	Rs.300/- per quarter
Additional charge (p.a.)	Envelope	
Additional charge (p.a.)	Packet	
Additional charge (p.a.) Max. dimension not to exceed 100 cms (Length+Width+Height)	Large Packet	Rs.500/-+ ST per quarter
Size exceeding 100 cms. (subject to availability of space)		
<b>Safe Custody charges</b>		
(a) Scrips ( for each scrip)		₹150/-+ ST per scrip. Min.₹300/-+ ST p.a. or part thereof.
(b) Sealed cover (for each cover)		To be covered under safe deposit articles

**Transactions based charges & ATM related transactions**

Charges Based On Number Of Transactions	Monthly Limit On Number Of Debit Transactions		Monthly Limit: Number Of Free ATM Transactions (Both Financial And Non-Financial Transactions)			
	Branch ***	Internet/ Mobile Banking	Other Banks' ATMs @		Our ATMs (SBG)	
Monthly Average Balance in Savings Bank+			In 6 Metro Centres \$	Other Centres	6 Metros #	Other Centres #
<Rs. 1000	2	20	3	5	5 } 	5 } 
>Rs. 1000 upto Rs. 25,000	2	40	3	5	5 } 	5 } 
>Rs. 25,000 upto Rs. 50,000	10	Unlimited	3	5	Unlimited	
>Rs.50,000 upto Rs. 1,00,000	15	Unlimited	3	5		
> 1,00,000	Unlimited	Unlimited	Unlimited	Unlimited		
Charges for financial trxn beyond the set limit (Rs. per trxn)	Rs. 50/- + ST	Rs.5/- + ST	Rs.20/- + ST	Rs.20/- + ST	Rs.10/- + ST	
Charges for non-financial trxn beyond the set limit (Rs. per trxn)*	-	-	Rs.8/-+ ST	Rs.8/-+ ST	Rs.5/- + ST	

\$ Namely, Mumbai, New Delhi, Chennai, Kolkata, Bangalore and Hyderabad

@This charge will not be applicable to small/no frill/Basic Savings Bank Deposit Account holders. These customers will continue to get 5 free transactions, irrespective of the centre, as hitherto.

# While so far staff exempted from these charges, we propose to give powers to controllers not below the rank of Scale V to approve refund in exceptional cases.

\*\*\* S.I. fed through INB/Mobile Banking are excluded from this limit.

 One way inter-changeability allowed between branch transaction and ATM transaction.

It means a customer will be allowed maximum 10 free transactions at 6 Metro centres at our Group ATMs and maximum 12 free transactions at Other Centres at our Group ATMs (if no transaction at other Bank ATM and no transaction at the branch).

**No restriction for CSP accounts on Number of Transactions at Branch and own ATMs/ INB/ Mobile Banking.**



Description of Service Charge	Revised Rate
<b>Cash Deposit/withdrawal at Business Correspondent (BC)</b>	
Cash withdrawal /Transfer (home branch) (Maximum Rs. 20000 /-	First Four withdrawals will be free in a month. In excess of these four withdrawals, Rs.5/-+ Service Tax will be charged per transaction
Cash withdrawal using Debit card / AEPS-On-US(Issuer) (Max.upto Rs.10,000/-)	
SB account opening fee including enrollment	Rs.20/- per account
Tatkal Money Remittance for Non-home transactions(Deposit to Core by cash/transfer)	Upto Rs.2,500/- : Rs.25/-
	Rs.2,501/- to Rs.5,000/- : Rs.50/-
	Rs.5,001/- to Rs.10,000/- : Rs.80/-
IMPS transaction (Cash/Transfer) (Max.upto Rs.5,000/-)	Rs.10,001/- to Rs.20,000/- : Rs.100/-
	Upto Rs.2,500/- : Rs.25/-
	Rs.2,501/- to Rs.5,000/- : Rs.50/-
<b>SBI Buddy</b>	
Acceptance at SBI POS terminals. Cash withdrawal (Max. Rs. 1000/-)	1% of transaction value (Minimum Rs. 7.50)
Cash out through ATM(Cash withdrawal)	Rs. 5/- plus taxes with Empays
Transfer from Buddy to Bank account using IMPS	3% + ST except transfer to account by DBT beneficiaries
<b>Debit Card Issuance Charges</b>	
Classic Debit Card	Nil
Global Debit Card	Nil
Gold Debit Card	₹100/- plus ST
Platinum Debit Card	₹300/- plus ST
<b>Debit Card Annual Maintenance Charges (Recovered at the beginning of the second year onwards)</b>	
Classic Debit Card	₹125/- plus ST
Silver/Global /Yuva /Gold Debit Card	₹175/- plus ST
Platinum Debit Card	₹250/- plus ST
Pride/Premium Business Debit Card	₹350/- plus ST
<b>Debit Card Replacement Charges</b>	₹300/- plus ST
<b>Duplicate PIN / Regeneration of PIN through Branch</b>	₹50/- plus ST
<b>International Transaction Charges</b>	
Balance enquiry at ATMs	₹25 /- plus ST
ATM Cash withdrawal transactions	₹100/- min. + 3.5% of Txn. amt. + ST
Point of Sale (PoS) / eCom transactions	3% of transaction amount plus ST
<b>State Bank Prepaid Cards</b>	
<b>Foreign Travel Cards</b>	
Card Issuance Charges	Rs. 100 + ST
Load/Reload Charges**	Rs. 50 + ST
<b>Rupee Prepaid Cards</b>	
<b>Card Issuance Charges</b>	
Gift Card *	Rs. 100 + ST
eZ Pay Card	Rs. 100 + ST
Smart Payout Card	Rs. 100 + ST
Achiever Card for Corporates	Rs. 100 + ST
*Gift Card issuance charges are waived since beginning of launching the product, currently waived till 31-03-2016, waiver is proposed to be continued till 31.12.2017.	
**Nil load/reload charges through CINB/INB	

Description of Service Charge		Revised Rate
<b>Load/Reload Charges</b>		
eZ Pay Card **		₹10/- plus ST
Gift Card		-
Smart Payout Card **		₹10/- plus ST
Achiever Card for Corporates **		₹10/- plus ST
<i>**Nil load/reload charges through CINB/INB</i>		
<b>SBI Green Remit Card</b>		
Card Issuance		Rs. 20/- + ST
Transaction Charges in Green Channel Counter (GCC)		As applicable to regular non-home cash deposit transactions at branch
Transaction Charges in CDM		
<b>IMPS Fund Transfer charges through CBS, Mobile Banking Service, INB</b>		
	<b>Using IMPS/UPI</b>	<b>Using USSD</b>
Upto 1,000/-	Nil	Nil
1001 to 10,000/-	Rs.2/- per txn + ST	Rs.1.50/- per txn + ST
10001/- to 1,00,000/-	Rs.4/- per txn + ST	Rs.3.50/- per txn + ST
1,00,001/- to 2,00,000/-	Rs.12/- per txn + ST	Rs.11.50/- per txn + ST
<b>Mobile Wallet: State Bank MobiCash, Service charges for Customer initiated Transactions</b>		
i) Wallet opening		NIL
ii) Fund Transfer Wallet to wallet		2% +ST of Txn. Amt. Min ₹10+ST Max ₹50+ST
iii) Fund Transfer Wallet to SBI account		2.5% +ST of Txn. Amt. Min ₹10+ST Max ₹100+ST
iv) Fund Transfer Wallet to Other Bank account		3% +ST of Txn. Amt. Min ₹12+ST Max ₹120+ST
v) Bill payment		1% +ST of Txn. Amt.
vi) BSNL bill payment / prepaid top up		NIL
vii) Mobile / DTH recharge		NIL
<b>Transactions Assisted by CSPs of BC outlet</b>		
viii) Wallet opening charges (for full KYC)		Rs. 20/-+ST
ix) Loading of wallet by submitting cash		0.50% +ST of Txn. Amt. Min ₹5 +ST Max ₹20+ST
x) Cash Out for full KYC wallets		2.5% +ST of Txn. Amt. Min ₹10+ST Max ₹50+ST
xi) Fund transfer -Wallet to Wallet at CSP -Wallet to any Bank account at CSP		3% +ST of Txn. Amt. Min ₹12+ST Max ₹120+ST
<b>Phone Banking Service Charges</b>		
Request for Account Statement	Physical delivery	₹ 44/- plus ST
	Via email	NIL
Interest Certificate (Deposit/Home /Education Loan)	Physical delivery	₹ 44/- plus ST
	Via email	NIL
Information on TDS details	Physical delivery	₹ 44/- plus ST
	Via email	NIL
Self-generation of ATM PIN through ATM/INB/Contact Centre		NIL
IRCTC Fee(on SBI Payment gateway)		₹10/- plus ST
<b>SMS Alert charges per quarter from Debit Card holders who maintain average quarterly balance of ₹ 25000/- &amp; below during the quarter.</b>		₹15/- (incl. ST)