
TAIL PIECE

- 2-4-30/31 Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE). Recent changes:
- i) The guarantee fee up to Rs.50 lakhs also is to be borne by the borrower w.e.f 01.07.2017
 - ii) Already the guarantee fee above Rs.50 lakhs is to be borne by the borrower.
 - iii) The maximum amount of guarantee cover is Rs.200 lakhs to an eligible borrower w.e.f 01.07.2017
 - iv) The extent of cover for advances above Rs.50 lakhs and up to Rs.200 lakhs 50% extent of cover amount in default subject to a maximum of Rs.100 lakhs
 - v) Credit facility above Rs.200 lakhs: can also be covered. The cover is restricted to Rs.200 lakh and the maximum credit risk borne by CGTMSE is restricted to Rs.100 lakhs or 50% of amount in default, whichever is less.

2-4-40 SBI Flexi Finance Scheme: min: no of vehicles 10

2-4-54 Liability Products in SME Segment

LIABILITY PRODUCTS:

1. SME POWER CURRENT ACCOUNT:

OBJECTIVE/PURPOSE:

Now, there are 3 'MADE TO ORDER' BUSINESS CURRENT ACCOUNTS.

ELIGIBILITY: PL. SEE THE CHAPTER FOR DETAILS.

OTHER FEATURES:

THEY ARE TRAINED AND CERTIFIED BY THE AS TECHNICALLY QUALIFIED AND FINANCED AS PROFESSIONAL AND SELF-EMPLOYED PERSONS.

2. SME SAHAJ:

OBJECTIVE/PURPOSE:

NO FRILLS C/A FOR SMES: TARGETED AT INDIVIDUALS, PROPRIETORSHIP, PARTNER-SHIP FIRMS ENGAGED IN BUSINESS ACTIVITY (I.E AT LOW VALUE SME CUSTOMERS). KYC NORMS TO BE SATISFIED.

ELIGIBILITY:

MIN BALANCE RS.1,000/-; MAX CASH DEPOSIT IN A DAY: RS.10,000/- NO CASH WITHDRAWAL PERMITTED AT THE BRANCH. ACCOUNT CAN BE OPERATE AT ATM (Max. cash withdrawal at ATM Rs.15,000/-; or Internet A/c can be opened by individuals, proprietary firms, partnership firms and trusts. No overdraft to be permitted. Cheque book can be issued in a limited way as under:

- i) Additional requirement of further cheque leaves may be permitted with a charge of Rs.10 per leaf.
- ii) Drawings per cheque to be limited to Rs. 15,000/-. Each cheque leaf to carry this inscription.

FACILITY OF ISSUE OF CHEQUE BOOK FOR SME SAHAJ CURRENT

ACCOUNTS HAS BEEN ENABLED IN CBS. AN INSCRIPTION "NOT OVER Rs. 15,000/- (RUPEES FIFTEEN THOUSAND ONLY)" TO BE MADE ON THE CHEQUE LEAVES BY WAY OF PRINTING OR USING A RUBBER STAMP.

3. SME POWER JYOTI:

OBJECTIVE/PURPOSE:

TO PROVIDE FEE COLLECTION FACILITY FOR INSTITUTIONS.

CURRENT ACCOUNT: ANY TYPE OF FEES LIKE SCHOOL/COLLEGE/UNIVERSITY FEE, COMPETITIVE EXAMINATION FEE ETC CAN BE COLLECTED.

ELIGIBILITY:

ANY INSTITUTION DESIROUS OF COLLECTING FEE FROM VARIOUS CENTERS THROUGH OUR BRANCHES.

AMOUNT OF LOAN: QAB Rs.50,000/-

OTHER FEATURES:

PENALTY FOR NON-MAINTENANCE OF QAB RS.2500/- PER QUARTER.

PERMITTED TYPE OF TRANSACTIONS: CASH, TRANSFER AND CLEARING

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Transactions not supported: competitive examination fee etc

Batch and trickle feed transactions not supported. NO OVERDRAFT IS PERMISSIBLE.

CHARGES FOR TRANSACTION: THE INSTITUTION (A/C HOLDER) IS NOT CHARGED FOR FEE COLLECTION. A COMMISSION OF RS.50 MAY BE COLLECTED FROM THE REMITTER SEPARATELY (MANUALLY) AND MAY BE CREDITED TO THEIR (NON-HOME BRANCH) COMMISSION ACCOUNT. CGM OF THE CIRCLE, WHERE ACCOUNT IS MAINTAINED, HAS THE DISCRETION TO REDUCE THE COMMISSION UPTO RS.20 PER CHALLAN.

4. POWER JYOTI & POWER JYOTI PRE UPLOADED

OBJECTIVE/PURPOSE:

PROVIDING FREE FUND COLLECTION FACILITY FOR INSTITUTIONS/FIRMS/ COMPANIES THROUGH OUR BRANCHES

ELIGIBILITY:

ANY INSTITUTIONS/FIRMS/ COMPANY DESIROUS OF COUNTRY WHY COLLECTION OF FEE/FUNDS FROM MULTI LOCATION OUTLETS.

AMOUNT OF LOAN: QAB Rs.50,000/-

OTHER FEATURES:

PENALTY FOR NON-MAINTAINANCE OF QAB Rs.2500 PER QUARTER. TRANSACTION Rs.60 PER TRANSACTION. TRANSACTION OTHER THAN FEES AND FUND COLLECTION NOT PERMITTED. *CASH HANDLING CHARGES: WAIVED*

5. POWER JYOTI PLUS:

OBJECTIVE/PURPOSE:

FOR BROKERS OPENED IN CAPITAL MARKET BRANCH, MUMBAI. (HAS CUSTOMISED MIS).

AMOUNT OF LOAN: QAB Rs.50,000/-

SECURITY/ DOCUMENTATION ETC:

PENALTY FOR NON-MAINTENANCE OF QAB: Rs.2500 PER QUARTER PENALTY FOR CLOSING WITHIN 12 MONTHS Rs.1000/-

OTHER FEATURES:

TRANSACTIONS NOT PERMITTED: TRANSACTIONS OTHER THAN FEE COLLECTION IS NOT PERMITTED IN NON-HOME BRANCHES. **CHEQUE BOOK FACILITY:** CHEQUE BOOK FACILITY NOT AVAILABLE. THE INSTITUTION CAN TRANSFER THE REQUIRED BALANCE THROUGH AUTHORIZATION/SWEEP.

CORPORATE INTERNET: AVAILABLE-FREE **BANKING FACILITY**

FACILITIES/FEATURES: - ANY TYPE OF FEES LIKE SCHOOL/COLLEGE/ UNIVERSITY FEE, COMPETITIVE EXAMINATION FEE ETC CAN BE COLLECTED THROUGH ANY OF OUR CBS BRANCHES.

- DIFFERENT TYPES OF FEES (UPTO 10 ITEMS) CAN BE COLLECTED THROUGH A SINGLE CHALLAN.

- PENALTY FOR CLOSING THE ACCOUNT WITHIN 12 MONTHS Rs.1000/- (INCL. OF SERVICE TAX)

MANY SME CUSTOMERS ARE FINDING IT DIFFICULT TO MAINTAIN A QAB OF Rs.1 LAC AND THE NORMAL CURRENT ACCOUNT DOES NOT OFFER MUCH VALUE ADDED SERVICES. TAKING INTO CONSIDERATION THE CUSTOMER DEMANDS AND BENCHMARKING WITH SIMILAR PRODUCTS OF OTHER BANKS, THIS PRODUCT HAS BEEN INTRODUCED.

6. SBI SHAKTI CURRENT ACCOUNT:

AMOUNT OF LOAN: QAB Rs.20,000/-

OTHER FEATURES:

PENALTY FOR NON-MAINTENANCE OF QAB: Rs.750/- PER QUARTER. CASH DEPOSIT / WITHDRAWAL: HOME BRANCH: UNLIMITED NON-HOME BRANCH: Rs.20000 (FEE: Rs.100 PER TRANSACTION) PENALTY FOR CLOSURE OF A/C WITHIN 12 MONTHS: Rs.750/- COLLECTION / BD /

BANKERS CHEQUES: CONCESSIONAL RATES.

2-8-1 Deposit by Business Correspondent: Average of 2 days turnover with a minimum of Rs.50,000/-

2-11 Personal Banking

PERSONAL BANKING ADVANCES XPRESS CREDIT SCHEME SBI INSTA CREDIT: TOP UP LOAN ON INB PLATFORM

Xpress Credit Scheme is the Bank's flagship scheme under which loans are granted for any legitimate personal purpose, to lowrisk target groups having Salary Accounts with us, like employees of government, semi government, profit making PSUs, educational institutions of national repute and corporates that fit our criteria. presently Branches are authorized to sanction top up/ 2nd Xpress Credit Loan to existing xpress credit customers who meet the stipulated criteria. In order to provide hassle free top up loan facility and to significantly grow our Xpress Credit Loan portfolio business, it has been decided to introduce an instant Xpress Credit Top up Loan viz., "SBI Insta Credit" to be offered to preselected

Xpress Credit Loan customers on Internet Banking (INB) Platform. The features of the product areas under:

- a) Purpose: Any personal purpose other than speculative purpose
- b) Eligibility: Existing Xpress Credit Loan Borrowers who fulfill the following conditions will be offered "SBI Insta Credit Top Up Loan"
- Minimum existing Xpress Credit Loan Limit of Rs 1 lac
 - Minimum residual maturity of Xpress Credit Loan 1 year
 - Satisfactory repayment record of at least 1 year
 - The customer should not have an existing Top up Loan
 - No instance of the Xpress Credit Loan slipping to RG3 and beyond in last 1 year
 - Repayment of Loan will be only through SI.
- c) Validity of Offer: The offer will be made to preselected customers on our INB Platform which will be valid for a period of 3 months.
- d) Loan Amount: 20% of Xpress Credit Limit (Existing Loan Limit) Minimum: Rs. 20,000 Maximum: Rs 3,00,000
- e) Nature of Facility: Overdraft (with Reducing DP)
- f) Loan tenure:
- | Residual Maturity | Loan Tenure |
|-------------------|------------------|
| 12 mts – 35 mts | 1 year (12 mts) |
| 36 mts – 48 mts | 3 years (36 mts) |
- g) Number of Loans: Second Loan may be considered only after a gap of one year from the date of opening of the previous "Insta Credit Topup Loan" subject to the condition that the 1st Top up Loan has been closed
- h) Repayment Period: The overdraft will be repayable by way of EMIs commencing after one month from the month of disbursement.
The drawing power in the Overdraft will be reduced to the extent of the principal component of the EMIs so that the outstanding in the account is liquidated at the end of the stipulated tenure.
The maximum repayment period will be 3 years Repayments will be effected by automatic setting up of Standing Instructions.
- i) Processing Fee: A flat processing fee of Rs 500 plus applicable service tax will be levied under the product. Processing fee will be deducted from the loan amount before disbursement.

2-11-1 SBI Scholar Loan:

Max loan limit for list AA Institutions: increased to Rs.40 lakhs w.e.f 03.01.2018. It includes Admission fee, hostel fee etc. but restricted to the fee and charges demand receipt from the Institute.

2-11-1 SBI Reduces Base Rate and BPLR: Reduced by 30 bps for existing customers w.e.f 01.01.2018. Revised Rates Base Rate: 8.65%; BPLR: 13.40% about 8 million customers to be benefitted. No processing fee for Home Loans up to 31.03.2018. MD (Retail and Digital Banking): PK Gupta. No change in MCLR Rate: 7.95%

6-2 C.L.T.D: min Period: 1 year; Max period:3 years

Banking Guide

- Surabhi deposits: min: 12 months; Max: 36 months
- 6-2-45 Corporate Salary Package
Is available in four variants- Silver, Gold, Diamond and Platinum depending on the monthly income of employees.

9-1-1 SBI Professional Dress Code for Staff (Jan'18)

One of the key elements that contributes to the emotional value and image of a service brand is the way its representatives carry themselves while interacting with customers, associates and other relevant constituents. Every employee is a Brand Ambassador for the Bank and his or her appearance and demeanour have an impact on the image of the Bank.

In order to ensure an acceptable level of decorum in work place is maintained, all employees should adhere to a model dress code as under:

- i. All members of staff should wear the official ID provided to them.
- ii. All members of staff provided with uniform should wear them while on duty.
- iii. Staff at branches should wear their name badges (where provided) while on duty.
- iv. Staff should wear clean shoes/footwear and not slippers while on duty.
- v. Shorts, three-fourths i.e. trousers others than full-length trousers, T-Shirts, Jeans and sneakers/sports shoes etc. should not be part of attire.

	Men	Women
Senior Staff at Administrative Offices	Smart Formals (Suit /Blazer / Indian Jacket) or Smart Semi-Formals. (Optionally Tie while meeting with customers or other external dignitaries)	Formal Indian OR Western
Other Staff at Administrative Offices	Formals Shirt & Trousers and shoes (Branch Managers and Heads of outfits may consider wearing Tie)	Formal/Semi-formal Indian OR Western Attire
Staff at Branches and other customer facing outfits		

Clean environment, personal hygiene and appearance are also important in the workplace. Tips.

Grooming / Hygiene Suggestions

Personal hygiene and appearance is essential to work place and all are encouraged to:

1. Avoid unkempt look (unshaven / ruffled hair)
2. Practice adequate personal hygiene to keep bad breath / body odour away.
3. Keep footwear clean at all times

Other Grooming Tips

1. Shoes and belts should be of same colour
2. Socks should ideally complement / match colour of trouser
3. Plain ties suggested on check - shirt
4. Ties with designs suggested on plain shirt (any solid colour)
5. Unless wearing a blazer, suits should be from the same fabric length
6. Blazers, mostly go well with contrast or same colour trousers
7. Shirt collar around the neck should always be visible when wearing a suit / blazer
8. Shirt sleeve should exceed the suit / blazer sleeve length by half an inch

Social Etiquette Tips

1. Avoid belching when in a meeting or among others; it is highly irritating
2. Slipping into common language in a formal meeting is considered unprofessional