



TRUE  
WEALTH  
IS JOY &  
PROSPERITY.

**Create Wealth, Grow Wealth,  
Preserve Wealth for Generations.**

**A rare banking experience, exclusively for you!**

WEALTH MANAGEMENT BUSINESS UNIT  
STATE BANK OF INDIA, CORPORATE CENTRE  
10<sup>th</sup> FLOOR, AIR INDIA BUILDING, NARIMAN POINT, MUMBAI-400021

FOR MORE DETAILS e-MAIL US AT  
[WEALTH@sbi.co.in](mailto:WEALTH@sbi.co.in) OR SMS WEALTH NAME CITY TO 567676

✉ [wealth@sbi.co.in](mailto:wealth@sbi.co.in)

## Wealth Savings/Current Account

Sl.No	Our Product Features	
1	Debit Card related Services	
a)	Type of Debit Card	Visa Signature Debit Card
b)	Debit Card	Nil
c)	Issuance /Annual Fee	5X
d)	Reward Points/ Rs 200 spent	Yes (Type of Card as per segmentation of Joint Account Holder. VISA Signature Debit Card only for Wealth Clients)
e)	Free add on Debit Card for Spouse/Joint Account Holder	@ POS Rs. 3 lacs , @ ATM Rs. 1 lac
2	Withdrawal Limit of Debit Card	Yes (SBI Card - Elite (VISA)) #
3	Free Credit Card provided for 1 year	Yes
4	Personal Accident Insurance (Death) Cover	Rs. 10 lacs; Loss Liability Rs. 4 lacs
5	Locker Charges (1 Locker per 1 Client)	25% Concession
6	Auto Sweep facility (on request) (Sweep-in & Sweep-out)	Yes
7	CASA Sweep-in (on request)	Yes
8	Free Demat and Online Trading Account (Opening & 1st year AMC)	Yes
9	Non-Home Cash Withdrawal by Self	No Charges
10	Minimum Balance Service Charges	Nil
11	SMS Alert Charges waiver	Yes
a)	Services to be provided through Phone Banking	
b)	Service Channel	Direct Phone with mapped Relationship Manager
c)	Debit Card replacement	Yes
d)	Duplicate PIN	Yes
e)	Cheque services status, Stop Payment	Yes
f)	Change in email id/mobile number	Yes
12	Relationship Manager (Placed at remote location)	Yes
13	Distribution of Financial Products viz. MF, Insurance	Yes
14	No. of free transactions through other Bank ATMs	Unlimited
15	Lifestyle Privileges	Host of Lifestyle Privileges from time to time
16	Airport Lounge Access	Yes, 2 Complimentary Access every quarter (Visa Signature Debit Card- Latest List & Validity available at VISA website)
17	Newsletter/Investment Outlook	Through e-mail
18	Charges for Cheque Returns	Nil
19	DD issue and Cancellation Charges	Nil
20	NEFT/ RTGS/ IMPS Charges	Nil
21	Stop Payment Charges	Nil
22	Duplicate Passbook	Free

Note:

\*Unless otherwise stated, all transaction based concessions would be available only for transactions through Wealth Savings/Current Account of the Client.

\* Minimum Balance charges shall be waived for Wealth Savings/Current Account only and not for the other accounts under the CIF of the Wealth Client

# Terms and Conditions apply



Dedicated  
Relationship  
Manager

Best in Class  
Investment  
Products

Digital  
Banking/  
e-Wealth  
Centre

Lifestyle  
Benefits

### Eligibility criteria for Onboarding as a Wealth Client

Existing To Bank (ETB)		
Existing Client with	Individual	Family (Individual with Spouse & Major Children)
TRV	INR 30 Lakhs	INR 50 Lakhs
Net Salary Credit	INR 2 Lakhs	INR 3 Lakhs
Home Loan	INR 1 Crore	INR 1.5 Crore
New To Bank (NTB)		
▪ Individual can on-board with INR 10 Lakhs New Money TRV/ Family with INR 25 Lakhs New Money TRV. (Onboarding TRV should be by way of Cheque or Fund Transfer from another Bank)		
▪ New Clients having no CIF with SBI or ▪ Existing Clients with - QAB TRV < INR 1 Lakhs - Only Loan A/c Except HTL > INR 1 Crore. (> INR 1.5 Crore in case of Family) - Only PPF / Senior Citizens Savings Scheme Account		
NTB Clients to meet TRV requirements of ETB within one year of onboarding		
Total Relationship Value (TRV) includes: 1. Deposits with SBI (CA, SB, Fixed Deposits) 2. Mutual Funds invested through SBI (at NAV) (ARN Transfers not included) 3. Equity Investments (at Market Value) through SBI DEMAT Account		