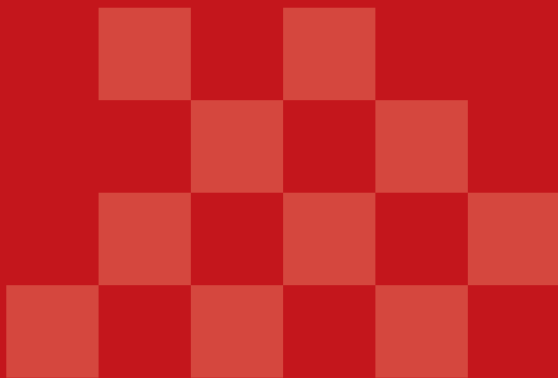




# PRODUCT MANUAL

## SAVINGS ACCOUNTS



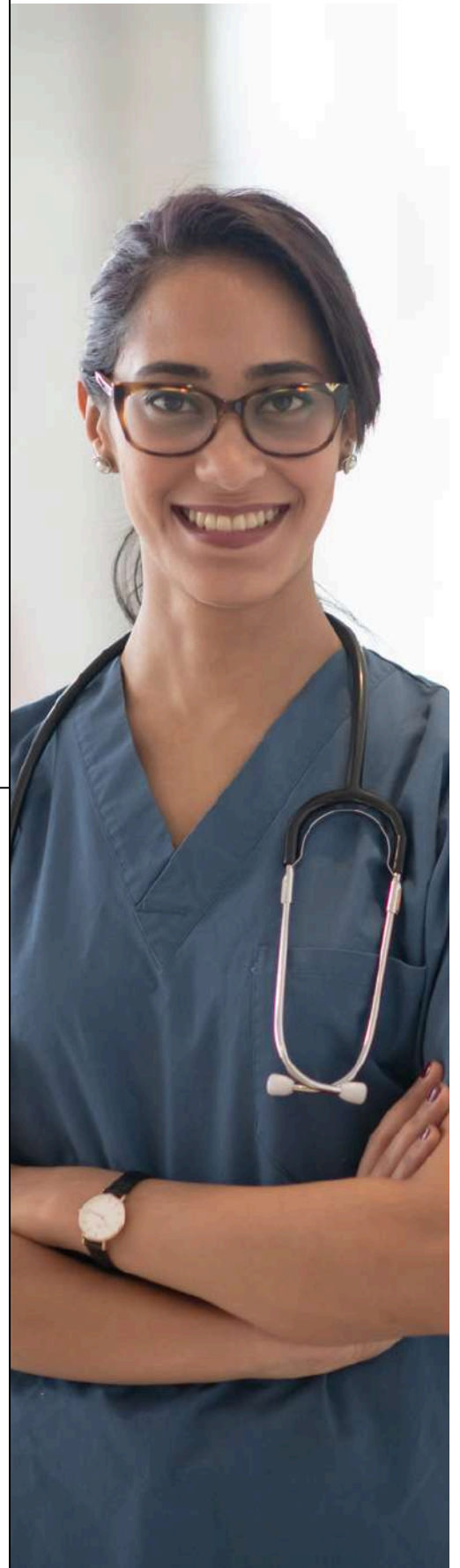
# SIB Doctor Plus

## Key features

- 21 years & above
- IP value - Rs. 25000/-
- Sweep In / Out facility
- "Dr." prefixed accounts & debit cards
- Free Rupay/Visa Platinum debit card\*
- Airport lounge facility\*
- 50 leaves cheque book
- Concession in Locker & Retail loans
- Attractive rates for Home Loan & Auto Loan
- Free online NEFT/IMPS facility\*
- Zero AMB required

## Documents required

- AOF cum KYC form
- Any Officially Valid Document (OVD)
- PAN card/Form 60
- 1 Recent Photograph
- Aadhaar Annexures
- Doctor Registration certificate/Valid Doctor's license/ID card of presently working hospital



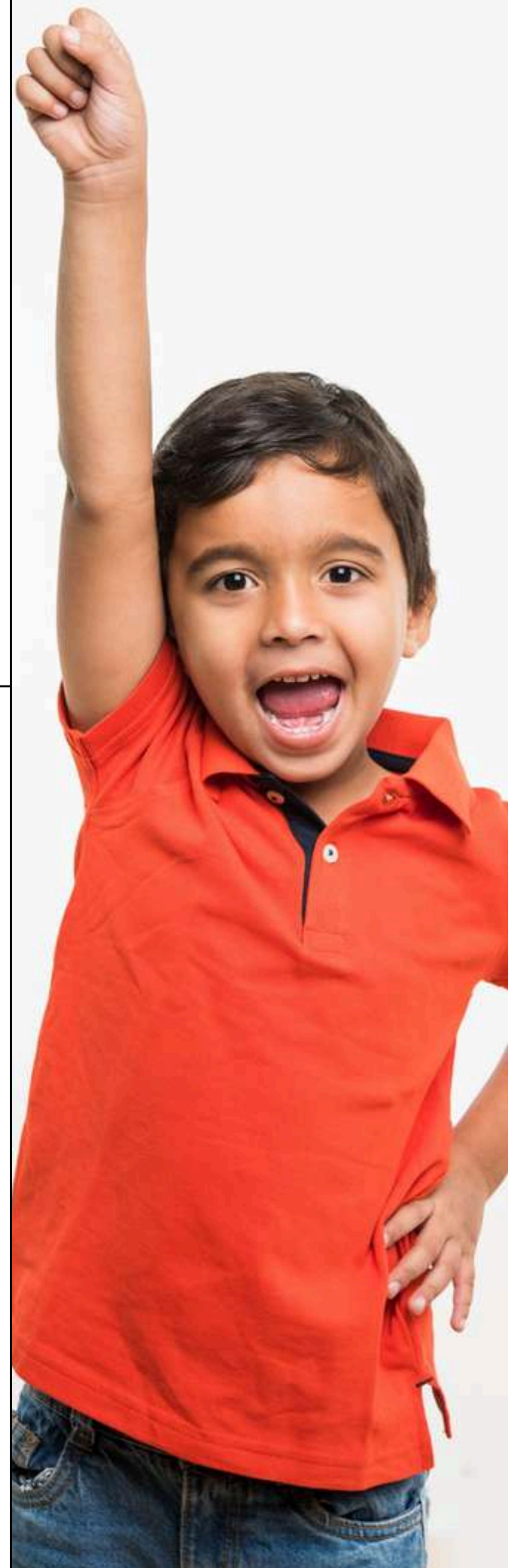
# SIB GenNext

## Key features

- Day one to 18 years
- Minor by natural guardian/ Self operation(above 10 years)
- Free 10 cheque leaves
- Free Visa Classic NFC debit card\*
- Free standing instruction
- Insurance facility
- Mobile/I-banking/WhatsApp banking
- AMB - Rs.5000/-

## Documents required

- AOF cum KYC form
- Aadhaar/Passport of Child
- Any OVD of guardian
- 1 Recent Photograph
- Annexure I- Guardian declaration
- Annexure II- Standing Instruction Form
- PAN card/Form 60
- Aadhaar Annexures



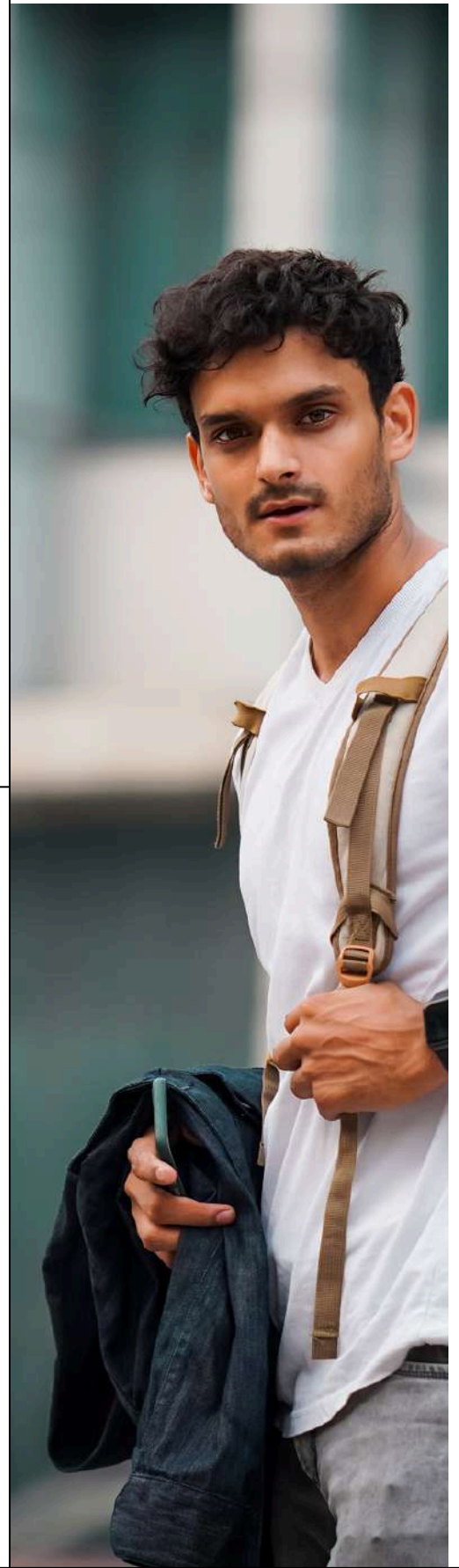
# SIB YouthPlus

## Key features

- 18 - 35 years
- Online free NEFT/IMPS\*
- Free Visa Platinum debit card\*
- Free 10 cheque leaves
- Insurance facility
- Mobile/I-banking/WhatsApp banking
- AMB- Rs.5000/-

## Documents required

- AOF cum KYC form
- Any Officially Valid Document (OVD)
- PAN card/Form 60
- 1 Recent Photograph
- Aadhaar Annexure



# SIB Mahila Delight

## Key features

- 18 years & above women
- Free Visa/Master Platinum debit card\*
- Concession in Locker & Retail loans
- Add on accounts facility
- Free 50 cheque leaves
- Free NPS/Demat accounts
- Insurance facility
- Mobile/I-banking/WhatsApp banking
- AMB - Rs.2500/Rs.5000/-

## Documents required

- AOF cum KYC form
- Any Officially Valid Document (OVD)
- PAN card/Form 60
- 1 Recent Photograph
- Aadhaar Annexures



# SIB Elite Senior & Mahila Elite

## Key features

- 55years & above (Men/Women)
- Sweep In/ Out facility
- Free Visa/Master Platinum debit card\*
- Free 50 cheque leaves
- Doorstep banking facility
- Concession in Locker & Retail loans
- Insurance facility
- Mobile/I-banking/WhatsApp banking
- AMB- Rs. 2500/Rs.5000/-

## Documents required

- AOF cum KYC form
- Any Officially Valid Document (OVD)
- PAN card/Form 60
- 1 Recent Photograph
- Aadhaar Annexures



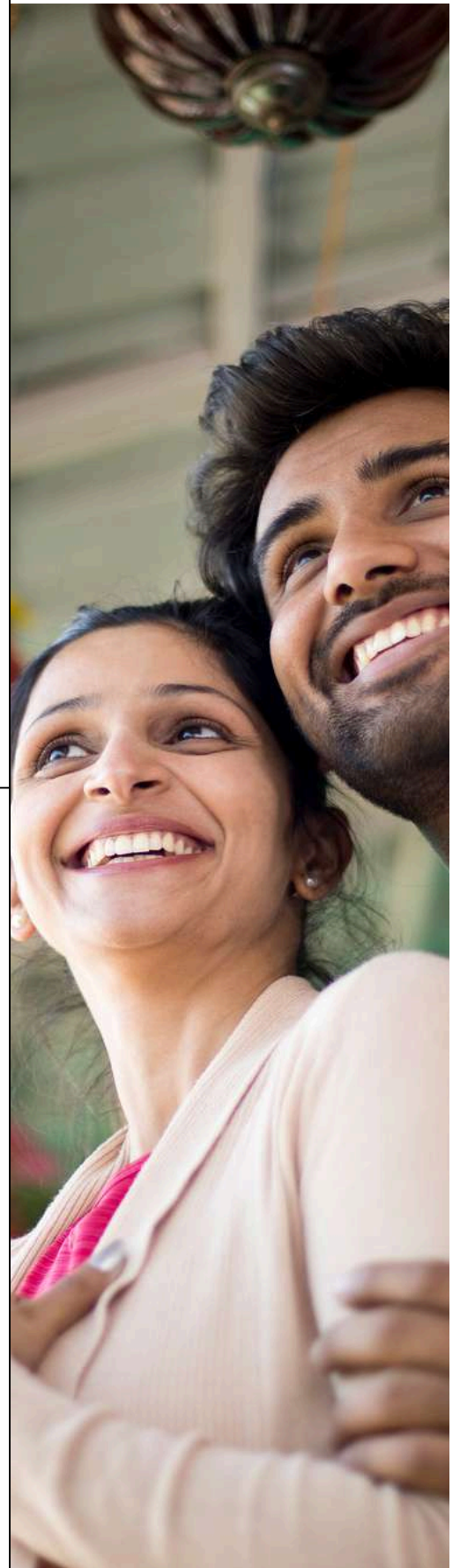
# Silver Accounts

## Key features

- 18 years & above
- Free 25 cheque leaves
- Online free NEFT/IMPS\*
- Free Visa/Rupay Classic debit card\*
- PMSBY insurance (1st year free)
- Free DD up to Rs.1,00,000/-
- Mobile/I-banking/WhatsApp banking
- AMB- Rs. 5000/-

## Documents required

- AOF cum KYC form
- Any Officially Valid Document (OVD)
- PAN card/Form 60
- 1 Recent Photograph
- Aadhaar Annexures



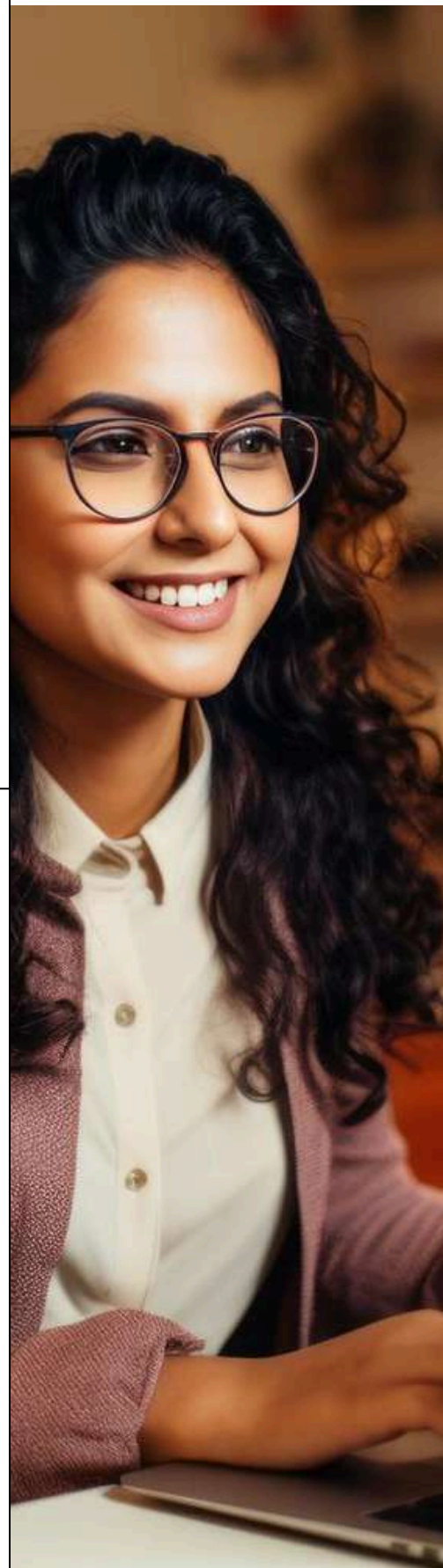
# Gold Accounts

## Key features

- 18 years & above
- Free Visa Classic NFC/Rupay Classic NCMC\*
- Free 25 leaves cheque book
- Online free NEFT/IMPS\*
- Free DD up to Rs.1,00,000/-
- PMSBY insurance (1st year free)
- Mobile/I-banking/WhatsApp banking
- AMB- Rs. 10000/-

## Documents required

- AOF cum KYC form
- Any Officially Valid Document (OVD)
- PAN card/Form 60
- 1 Recent Photograph
- Aadhaar Annexures



# Ruby Account

## Key features

- 18 years & above
- Sweep In / Out facility
- Free Visa/Rupay Platinum NFC debit card\*
- Airport Lounge facility\*
- Free 50 leaves cheque book
- Online free NEFT/IMPS\*
- Free DD up to Rs.1,00,000/-
- Zero SMS & Folio charges
- Concession in Locker rent & Retail Loans
- PMSBY insurance (1st year free)
- Free Platinum debit cards
- AMB- Rs.25000/-

## Documents required

- AOF cum KYC form
- Any Officially Valid Document
- PAN card/Form 60
- 1 Recent Photograph
- Aadhaar Annexures



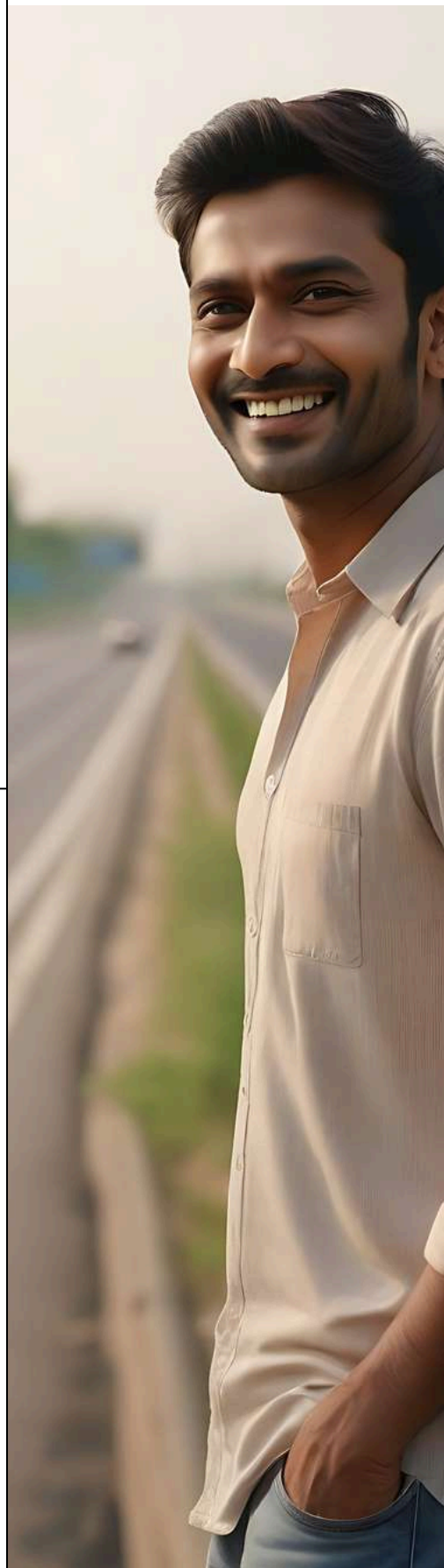
# SIB NHAI

## Key features

- 18 years & above
- Free 50 cheque leaves
- Free Visa/Rupay Platinum NFC debit card\*
- Airport lounge access\*
- Free NEFT/RTGS/IMPS/SMS\*
- Concession in Locker rent & Retail Loans
- Free DD up to Rs.10,00,000/- (for 1st Year)
- Insurance facility
- Zero AMB required

## Documents required

- AOF cum KYC form
- Any Officially Valid Document (OVD)
- PAN card/Form 60
- 1 Recent Photograph
- Aadhaar Annexures
- NHAI certificate from the authority



# SIB Platinum

## Key features

- 18 years & above
- Free Rupay /Visa Platinum NFC debit card\*
- Airport lounge access\*
- Unlimited cheque leaves
- Unlimited ATM transactions
- Unlimited NEFT/RTGS (through branches)
- Unlimited DD
- Free SMS facility
- Free folio charges
- PMSBY insurance (1st year free)
- Insurance facility
- AMB - Rs.1,00,000/-

## Documents required

- AOF cum KYC form
- Any Officially Valid Document (OVD)
- PAN card/Form 60
- 1 Recent Photograph
- Aadhaar Annexures



# SIB Her Account

## Key features

- 18 years and above
- IP value - Rs. 50000/-
- Sweep In / Out facility
- Specially customized Rupay Platinum debit card
- Airport lounge facility\*
- Complimentary Accidental Insurance
- 50 leaves cheque book
- Concession in Locker & Retail loans
- Free service charges
- Cancer Suraksha Policy\*

## Documents required

- Any Officially Valid Document (OVD)
- PAN card/Form 60
- 1 Recent Photograph
- Aadhaar Annexures



# PRODUCT MANUAL

## SAVINGS ACCOUNTS



**SIB  
Doctor Plus**



**SIB  
GenNext**



**SIB  
YouthPlus**



**SIB Mahila  
Delight**



**SIB Elite  
Senior &  
Mahila Elite**



**Silver  
Accounts**



**Gold  
Accounts**



**Ruby  
Account**



**SIB  
NHAI**



**SIB  
Platinum**



**SIB Her  
Account**



Click on the Products to Know more...



# PRODUCT MANUAL

## CORPORATE

### SALARY ACCOUNTS



# SMART – CORPORATE SALARY ACCOUNT



## Key features

- No Minimum Balance requirement
- Rupay Classic or similar ATM Card
- No Issuance Charge for Debit Card and NIL 1st Year AMC
- Unlimited Free withdrawals across SIB ATMs
- Unlimited Any Bank ATM Usage if AMB > Rs.10,000/-
- 50% waiver in Processing Fee of Vehicle & Housing Loan
- 10% waiver in Locker Rent (Up to Rs.250/- for 1st year)
- Free Demat Account opening
- Free Online fund transfer(NEFT & Within Bank)



Salary Range between  
Rs.10,000/- & Rs.25,000/-

# EXECUTIVE – CORPORATE SALARY ACCOUNT



## Key features

- No Minimum Balance requirement
- Rupay Platinum Debit Card with Complimentary Airport Lounge Access\*
- No Issuance Charge for Debit Card and NIL 1st Year AMC
- Unlimited Free withdrawals across any Bank ATMs
- Salary Overdraft facility of up to 200% of Net Salary
- 50% waiver in Processing Fee of Vehicle & Housing Loan
- 25% waiver in Locker Rent (Up to Rs.350/- for 1st year)
- Free Demat Account opening
- Free Online fund transfer(NEFT & Within Bank)

SIB  
**EXECUTIVE**  
SALARY ACCOUNT

**Salary Range between  
Rs.25,000/- & Rs.50,000/-**

# PREMIUM – CORPORATE SALARY ACCOUNT



## Key features

- No Minimum Balance requirement
- Rupay Platinum Debit Card with Complimentary Airport Lounge Access\*
- No Issuance Charge and NIL AMC for Debit Card
- Unlimited Free withdrawals across any Bank ATMs
- Salary Overdraft facility of up to 200% of Net Salary
- 50% waiver in Processing Fee of Vehicle & Housing Loan
- 25% waiver in Locker Rent (Up to Rs.500/- for 1st year)
- Free Demat Account opening
- Free Online fund transfer(NEFT & Within Bank)

SIB  
**PREMIUM**  
SALARY ACCOUNT

Salary Range above  
Rs.50,000/-

# Priority BANKING

## for Corporate Salary Accounts



**Monthly Salary -  
Above Rs.1,00,000/-**



**Monthly Salary -  
Above Rs.2,00,000/-**

**No Total Relationship Value  
requirement**

**No Initial Funding required**



### Key features

- Debit Card & Reward Offers
- Locker Rent Waivers
- Family Grouping benefits
- Processing Fee and Rate of Interest Concession for Retail Loans
- Suraksha Kavach coverage worth Rs.275/- at just Rs.76/-
- Free Demat Account Opening & Free Trading Accounts
- Service Charge Waivers

# PRODUCT MANUAL CORPORATE SALARY ACCOUNTS



**SMART -  
CORPORATE  
SALARY ACCOUNT**



**EXECUTIVE -  
CORPORATE  
SALARY ACCOUNT**

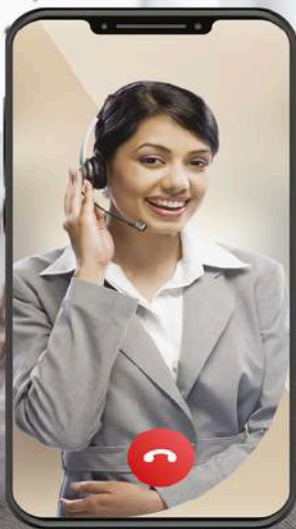


**PREMIUM -  
CORPORATE  
SALARY ACCOUNT**



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