

SBI TINY SPECIAL TERM DEPOSIT ACCOUNT
SALIENT FEATURES

1	Name of the product	SBI Tiny Special Term Deposit
2	Segment	Personal
3	Eligibility	Single Individual holding Savings Bank Tiny FI account
4	Mode of Operation	Single operation only
5	Available at	BC / CSP / KO outlets of the Bank
6	Minimum Deposit amount	Rs 1000/- thereafter in multiple of Rs 500/-
7	Maximum Deposit amount	Rs 10,000/-
8	Tenure of Deposit	6, 12, 24 & 36 months only
9	Rate of interest	As applicable to STDR accounts in CBS from time to time for normal as well as senior Citizen customers.
10	Mode of transaction	Single through BC channel only. However on the request of the customer for converting into joint account, the branch may create new CIF and link to existing account.
11	Facility of premature withdrawal	Available, penalty as applicable in branch channel for normal branch customer. Payment before maturity request will be sent to the link branch.
12	Number of accounts	Multiple accounts may be allowed subject to the ceiling of max balance of Rs 50,000/- in all the liability accounts of the customer.
13	Operation of the account and applicable charges	STDR acknowledgement will be printed and issued by the Link Branch. CSP will issue the printed receipt generated from technology device after successful transaction / receiving deposit amount form the customers.
14	KYC Norms	As laid down by RBI for “ No Frills Account “
15	Nomination	Nomination is available, as per RBI Guidelines
16	Stationery	Simplified account opening forms as enclosed.
17	Authorized Branches	The SBI branch linked with the BC / CSP.
18	Accounting	Set up as separate products in CBS and consolidated figures will be available weekly / monthly / quarterly / half yearly /yearly
19	Grievance Redressal	Link Branch / Channel Manager / Channel Management Facilitator will supervise and monitor the activities of BCs / CSPs and will attend to customer complaints, if any.