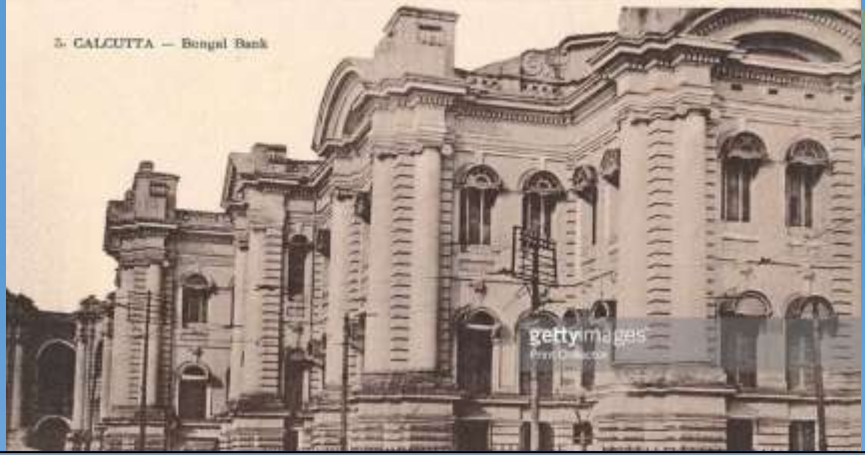
SBI

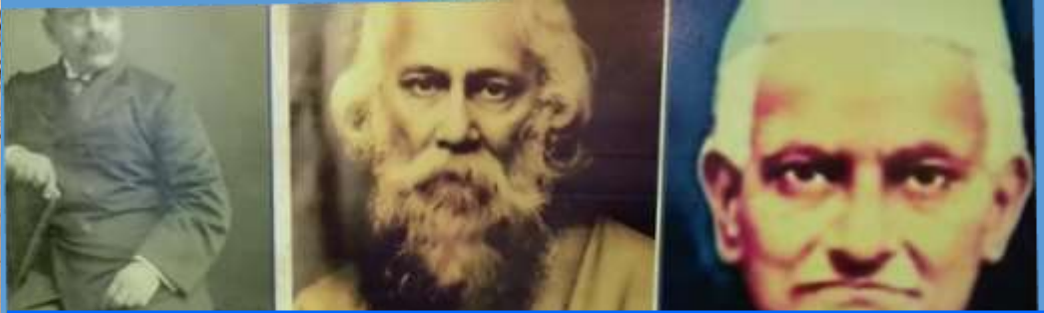
The banker to every Indian

DEFENCE BANKING ADVISOR – (IAF)

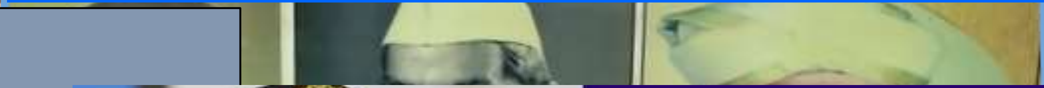
SBI – DEFENCE BANKING

- BRIEF ABOUT STATE BANK OF INDIA
- RELATIONSHIP WITH ARMED FORCES AND RECENT ACCOLADES
- BRIEF ON DEFENCE SALARY PACKAGE
- SALIENT ASPECT ABOUT PERSONAL ACCIDENT INSURANCE COVER (PAI)
- NEED FOR SAFE INVESTMENTS
- SAFEGUARD AGAINST SOCIAL MEDIA FRAUDS
- HOW TO REACH US
- CONCLUSION





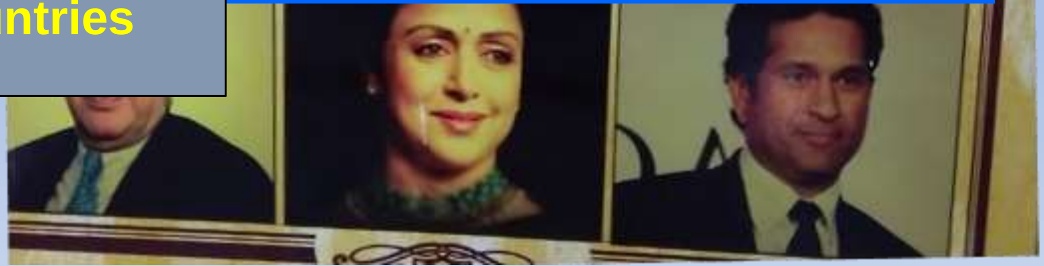
- Imperial Bank of India 1921
- SBI 1st July 1955

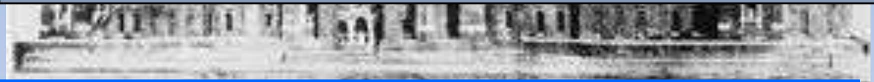


- ATMs : 65,627
- Branches : 22,500*
- CSP Outlets : 82,900
- Employees : 2,35,900
- Customers : 50 Cr +
- Deposits : 46,89,218 Cr
- Advances : 34,11,252 Cr
- Total transactions : 14.7 Cr in a day

* - 241 Branches abroad in 29 Countries

The SBI Ambassador





BANK OF MADRAS 1843


BORDER ROADS ORGANISATION
KHARDUNGLA TOP
(18380 FEET)
HIGHEST MOTORABLE ROAD IN THE WORLD
54RCC
HIMANK
16TF


SBI
ATM
SBI ATM
RuPay
Maestro
SBI
SBI

FOOT PRINT IN FORWARD AREA'S

Noklak Branch

Tangsay Branch

Floating ATM – Dal Lake

Uri Branch

ATM installed by SBI at **Biamah**, one of the most forward villages on the LoC in the **Batalik** Sector. The valley is also known for the **Indo Aryan tribe** in the **Hanu Dha villages**.

FOOTPRINT IN FORWARD AREAS

DRASS

TAWANG

ACCESSIBILITY - CREDIBILITY - RELIABILITY

MANIPUR

RAMGARH. TANOT

SBI IS PROUD TO HAVE A BRANCH AT GUNJI, IN NE, WHICH OPENS ONLY FOR 05 MONTHS

CORONA CRISIS & ASSAM FLOODS

NO OTHER BANK CAME FORTH WITH SUCH A SERVICE

RECENT AWARDS

- **Proud to be one amongst the ‘*Top 5, World’s most Trustworthy Banks – 2024*’**

- **‘*Best Bank in India for 2024’*, as judged by the Global Finance Magazine of US at its 31st Annual Best Bank Awards event**

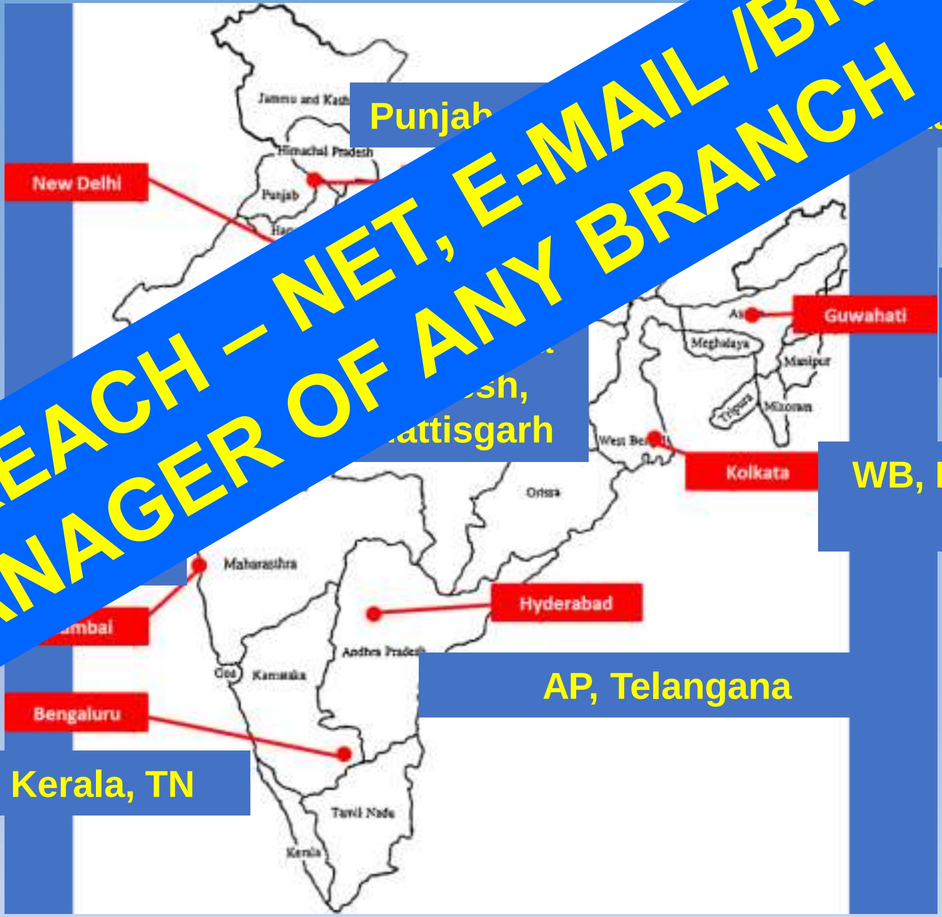
- **‘*Best in Digital Banking – 2024*’, Award by the Financial Express**

DEFENCE BANKING ADVISORS

THE BRIDGE

Army-Navy-Air Force & CAPF

DBA IAF : AOR same as IAF



Punjab

...adakh

All North Eastern States

...sh, ...attisgarh

WB, Bihar, Orissa, Sikkim

AP, Telangana

...mbai

Karnataka, Kerala, TN

HOW TO REACH – NET, E-MAIL /BRANCH MANAGER OF ANY BRANCH

STATE BANK OF INDIA

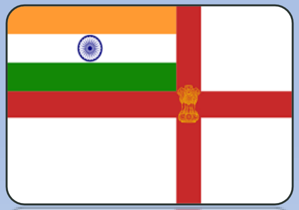
Eligibility: Should be Salary or Pension Account

MoU Signing Ceremony – 17 Jan 2025

Eligibility for SBI Defence Package

Defence Salary Package (DSP)

Variants	Gold	Diamond	Platinum
Army	JCOs & Other Ranks	Major, Captain, Lieutenant	General, Lt General, Major General, Brigadier, Colonel, Lt Colonel
Air Force	**Master Warrant Officer, Warrant Officer, Junior Warrant Officer, Sergeant, Corporal, Air Craft Man & Non Combatants (enrolled)**	**Squadron Leader, Flight Lieutenant & Flying Officer**	**Air Chief Marshal, Air Marshal, Air Vice Marshal, Air Commodore, Group Captain & Wing Commander**
Navy	Master Chief Petty Officer-I, Master Chief Petty Officer-II, Chief Petty Officer, Petty Officer, Leading Seaman, Sea I, Sea II	Lieutenant Commander, Lieutenant, Sub Lieutenant	Admiral, Vice Admiral, Rear Admiral, Commodore, Captain, Commander



Benefits of SBI Defence Salary Package

AIR ACCIDENT (DEATH) INSURANCE

PERSONAL ACCIDENT (DEATH) INSURANCE FOR SERVING/ VETERAN (PENSIONER)

PERMANENT TOTAL DISABILITY INSURANCE (ACCIDENTAL)

SBI 'RISHTEY': FAMILY BANKING FACILITY

INDIAN ARMED FORCES

PERMANENT PARTIAL DISABILITY INSURANCE (ACCIDENTAL)

AUTO SWEEP FACILITY

POS FACILITY

CORE BANKING SERVICES

ZERO BALANCE BANK A/C WITH ATM CUM DEBIT CARD

CONCESSION ON BANK LOCKER RENTAL

RETAIL LOANS: XPRESS/ AUTO/ HOME (SHAURYA FLEXI)/ SHAURYA EDUCATION LOAN/ PENSION

LOANS ON YONO: PAXC/ INSTA CREDIT/ PENSION (PAPNL)

Benefits for DSP Family Pensioners

(w.e.f. 01.04.2022)

- No minimum balance requirement
- Free International Gold Debit Card (issued with consent)
- Free issuance of Debit Card without Annual Maintenance Charges
- 10% concession in Annual Locker rent
- 25 Multicity Cheque leaves free per month
- No Charges for Demand Draft issuance
- Free RTGS / NEFT transfer
- Free setting up of Standing Instructions in SBI

Zero Balance Account & SBI ATM-Debit Card

Zero Balance Account

- Lifetime **unique account number**
- Can be converted into **Pension Account after retirement**
- Can be **jointly operated with spouse**
- **No Minimum Balance** requirement
- **No Quarterly Average Balance** requirement
- **No penalties for non – maintenance** of minimum balance

SBI ATM - Debit Cards

VARIANT	ATM CARD ISSUED	WITHDRAWAL LIMIT	TXN LIMIT AT POS	TRASACTION AT ATMS (SBI & OTHER BANKS)
GOLD	International Gold	₹50,000/-	₹2 lacs	Unlimited - Free across all SBI ATMs and 10 per month from any Bank ATMs in India
DIAMOND & PLATINUM	International Platinum	₹1,00,000/-	₹2 lacs	

- No annual maintenance charges
- Free Debit Card available for Joint Account holder
- Platinum Debit Card for Diamond variant customers
- Airport Lounge Access on SBI Platinum Debit Card
- Personal Accident Insurance (death) Cover (in addition to account level PAI) @ ₹ 2 & 5 Lac resp
- Free Personal Air Accident Insurance Cover@ ₹ 4 & 10 Lac resp
- Purchase protection for theft and burglary up to ₹ 2 Lac
- Family Transportation & Transportation of Mortal Remains ₹ 50,000/-
- Checked-in Baggage Loss Cover ₹ 25,000/-

RTGS/ NEFT/SMS Alerts

	HOME BRANCH	NON- HOME BRANCH
RTGS	Free	Free
NEFT	Free	Free
SMS ALERTS	Free	Free
SI	Free	FREE
PASS BOOK PRINTING	Free	Free
INTERNET BANKING	Free	Free

- CORE POWER
- ANYWHERE BANKING' AT OVER 22,500 BRANCHES
- FREE TRANSFER OF FUNDS WITHIN SBI
- FREE UPDATING OF PASS BOOK AT ANY BRANCH

Auto Sweep Facility: Defence Salary Package

Save penalties on premature payment of entire Term Deposit

Earn Term Deposit Receipt (TDR) interest rates on your Savings Bank Balance

Facility for automatic sweep of balances over and above Rs 35,000 for conversion into TDRs

TDRs are created for minimum amount of Rs 10,000/- and further in multiples of Rs 1,000/-

Automatic Unitized breaking of TDRs in multiples of Rs 1,000/- on issue of cheque and withdrawal through ATM

Locker Facility

CONCESSIONS

- Platinum Customer 25%
- Diamond Customer 15%
- Gold Customer 10%

SIZE	LOCKER RENT IN Rs. PLUS GST	
	METRO & URBAN	RURAL & SEMI URBAN
SMALL	2000	1500
MEDIUM	4000	3000
LARGE	8000	6000
EXTRA LARGE	12000	9000

"SBI Rishtey": Family Savings Account

Spouse, Children, Parents & Siblings are eligible to open **"SBI Rishtey"**- Family savings account

Maximum 4 accounts of family members may be opened under this facility.

- No minimum balance requirement
- Free issuance of Debit Card & Unlimited withdrawals from any SBI ATMs
- Nil charge for SMS alerts
- No charges for Demand Draft issuance
- Auto Sweep Facility available (optional)
- **Free Personal Accident (Death) Insurance of Rs 5 Lakh each (EXCEPT MINORS)**

SBI Credit Cards

- An exclusive offer only for Defence and Para Military Forces

SHAURYA

SHAURYA SELECT

- ➢ VETERANS CAN ALSO AVAIL
- ➢ CREDIT LIMIT CIBIL RATING + NMI

<u>WHY ? SHAURYA & SHAURYA SELECT</u>

- ONLY CREDIT CARD OFFERING **PAI** OF **02 & 10 Lakh resp**
- 5 & 10 RP ON Rs 100 SPENT ON MOVIES, DINING, GROCERIES & DEPARTMENTAL STORES **INCLUDING CSD CANTEENS**
- JOINING FEE **RS 250 +GST** WITH REWARDS POINTS OF RS 1000 FOR SHAURYA AND NIL FOR SHAURYA SELECT (RENEWAL **RS 1450 +GST**)
- SPEND BASED REVERSAL ON ANNUAL **Rs 50,000/- and 1,50,000/-**
- AFTER FIRST YEAR FREE USAGE OF SHAURYA SELECT CARD, CARD MAY BECOME **LIFE TIME FREE** THROUGH NOMINAL ANNUAL SPENDING
- RUPAY LOUNGE ACCESS AT DOMESTIC AIRPORTS
- **<u>IF CARD NOT ACTIVATED WITHIN 40 DAYS AFTER RECEIPT, IT AUTOMATICALLY GETS CANCELLED</u>**
- **NO CONVENIENCE** FEE CHARGED (**2%**) ON CSD TRANSACTIONS
- GIFT VOUCHERS FROM PIZZA HUT, BOOK MY SHOW, YATRA, PANTALOON ETC

HANDLING DSP ACCOUNT

- **Account DSP: Pass-Book, Branch, Net Banking**
- **Joint Account / Deposits recomme**
- **Update Following:-**
  - **Nominee** **e as per Aadhar**
  - **email ID (Updati**
- **aware of DSP A** **ts and avail those**
- **Must** **Sweep Facility**
- **bit Card / UPI for transactions**
- **Keep Monitoring Transactions in Account**

Same Name in Service, Aadhar, PAN, Bank A/c & PPO

No Rank in Bank A/c, Investments & Documents

SBI Retail Internet Banking: Easy & Convenient

- Fund transfer / Bill payments
- FDs & auto sweep facility
- Tax payments & Form 26AS
- Submission of Form 15G / 15H
- A/c balance & e-Statement
- NPS Registration

- Nomination facility
- A/c transfer facility
- Interest & loan certificates
- PAN Registration
- Check your CIBIL score
- Sovereign Gold Bond Scheme

And much more…


SBI
yono
SBI
Marg
The Business Backbone

YONO by SBI: Lifestyle and Banking - Both

Digital bank

Banking transactions

Fund transfer | Bill pay/ Recharge | Fixed deposit | One view of all SBI account

Financial Super Store

Customer Value Enhancement

Cards | Mutual fund | Insurance | Investment

sbicap securities

SBI Life

SBI General

SBI MUTUAL FUND

SBI Card

Online Market Place

Shopping Portal

Shop | Book and order

Exclusive discounts and offers for customer registered on YONO

Complimentary Insurance Cover: For Serving Personnel

SBI
The banker to every Indian

Cover	Gold	Diamond	Platinum
Personal Accident (Death) Cover	₹100 Lakh (Rs 01 Cr) (Additional PAI ₹10 lakh and SBI Xpress Credit loan cover of max. ₹ 10 lakh for death in Action against Terrorist / Naxalite Action / Foreign Enemy/Anti National Activities)		
Permanent Total Disability Cover (Accidental)	Maximum up to ₹100 Lakh (Rs 01 Cr)		
Permanent Partial Disability Cover (Accidental)	Maximum up to ₹100 Lakh (Rs 01 Cr)		
Air Accident (Death) Cover	₹1.5 Crore (Rs 150 Lakh) (If travel by Defence / Para Military Aircraft or Air ticket provided by Department for official duty or Air Ticket purchased by debit to DSP A/C)		

Add on Cover (Applicable in case of Accidental Death)

Cost of Plastic Surgery in Burn cases – Max. ₹ 10 Lakh
Transportation of Imported Medicine – Max. ₹ 5 Lakh
Death in Coma after accident (more than 48 hrs) – Max. ₹ 5 Lakh
Air Ambulance – Max. ₹10 Lacs
Higher Education (only Graduation) for one child (18-25 years old) - Max. ₹ 8 Lakh (For Girl child Max. ₹ 10 Lakh)
Girl child Marriage Cover- (18-25 age) – 20% of PAI Cover, Max. ₹ 10 Lakh for two girl children, Max. ₹ 5 Lakh for one girl child
Family Transportation: Max. ₹ 50,000 (cost of travel incurred by immediate 2 family members to reach place of accident)
Repatriation of Mortal Remains – Max. ₹ 50,000/-
Ambulance Charges - Max. ₹ 50,000/-

Personal Accident Insurance (Death): Special Features

PAI Cover available in case of death in Terrorist / Naxalite / Enemy action

PAI Cover available in case of death due to High Altitude

PAI Cover available in case of accidental death during military training

PAI Cover available in cases of death because of Snake bite

PAI Cover available in case of death due to cross border firing at actual LOC

No clause of war like situation

Clause for death due to poisonous insect bite in NE is recently added

Complimentary Insurance Cover: For Veterans DSP_Pension

	Gold	Diamond	Platinum
Personal Accidental (Death) Cover	**₹50 Lakh**		

Add on Cover (applicable in case of Accidental Death)

Cost of Plastic Surgery in Burn cases – Max. ₹ 10 Lakh
Transportation of Imported Medicine – Max. ₹ 5 Lakh
Death in Coma after accident (more than 48 hrs) – Max. ₹ 5 Lakh
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Family Transportation: Max. ₹ 50,000 (cost of travel incurred by immediate 2 family members to reach place of accident)
Repatriation of Mortal Remains – Max. ₹ 50,000/-
Ambulance Charges - Max. ₹ 50,000/-

SETTLED CLAIMS

DSP, CAPSP, ICGSP SETTLED CLAIMS		
Policy Year	**Total No of Claims**	**Total Amount (in Cr.)**
19-20	921	259.37
20-21	730	203.48
21-22	758	214.17
22-23	1,005	451.24
23-24	1,209	517.46
24-25	238	107.08
Grand Total	**4,861**	**1,752.80**

VETERANS' SETTLED CLAIMS

DSP, CAPSP, ICGSP SETTLED CLAIMS		
Policy Year	**Total No of Claims**	**Total Amount (in Cr.)**
22-23	178	54.31
23-24	337	101.30
24-25	48	14.50
Grand Total	**563**	**170.11**

Indian Air Force - Settled Claim

SBI GPA AIRFORCE SETTLED CLAIM SUMMARY		
Policy Year	No of Claims	Amount (In Cr.)
19-20	47	13.88
20-21	15	4.43
21-22	25	7.48
22-23	39	18.91
23-24	46	21.43
24-25	15	6.60
Grand Total	**187**	**72.73**

As on date 25 cases worth Rs 11.90 Cr are outstanding for want of necessary documentation.

Personal Accident Insurance

- INFORM THROUGH PARENT UNIT (ANNEX AT BRANCH/ on SIT

  https://bank.sbi/web/salary-account/accident-insur

- BRANCH MANAGER OF THE BRANCH WHERE ACC IS HELD WILL ASSIST IN PROVIDING ANNEXURES & FORWARDING CLAI

- USE FACILITATORS (BROKER – M/s ANA THI INSURANCE BROKERS Ltd - 18001238333, 18001238 49093006, 9833784147)

- E Mail address: paihelpdes thi.com

- PERIOD - 90 DAYS FOR TION, 180 DAYS: FOR SUBMISSION OF DOCUMENTS (NO TIME PENALTY TH)

- PAYMENT, 7 MARTYRS) , 30 DAYS (ACCIDENTS) (POST RECEIPT OF DOCUMENTS

- WH OUBT SUBMIT CLAIM & ADDITIONAL CLAIMS, WHERE APPLICABLE

- D T CARD INSURANCE CLAIM IS SEPARATE FROM PAI CLAIM

ENSURE CORRECT NOMINATION


SBI
ARIBL PRESENTS
WHATSAPP CHATBOT
Exclusively designed for
SBI Salary Account Holders
1 CLAIM INTIMATION
2 LIST OF DOCUMENTS
3 CLAIM FORM DOWNLOAD
4 CLAIM STATUS
5 ESCALATION MATRIX
Quick Answer,
Instant Support!
JUST TYPE
"SBI"
24/7 Availability
User Friendly
Convenience
WhatsApp Chatbot No. 8657923021

86579 23021

SBI PAI (Death) Claim Facilitator

Insurance Policy is presently arranged from M/s Oriental Insurance Co. Ltd.

M/s Anand Rathi Insurance Brokers Ltd. (ARIBL)

Correspondence Address:

Regent Chambers, 10th Floor, Jamnalal Bajaj Marg, Nariman Point, Mumbai- 400021, Maharashtra

Contact Details:

Toll Free No.: 1800-123-8733
Bhupendra Thanekar: 09833784147
Kunal Balkrishnan: 09892557521
Email ID: paihelpdesk@rathi.com

SBI Shaurya Education Loan

To reduce TAT (Turnaround Time) and to simplify the procedures for availing **Education Loans for wards of Serving Defence Personnel** in all Ranks, a new scheme "Shaurya Education Loan" for Studies in India & for Studies abroad has been launched.

Salient Features of our Product:

- No security required for loans upto ₹40 Lakhs for Studies in India & Abroad.
- Loans upto ₹1.50 Cr for Studies Abroad.
- 6 months grace period provided to create mortgage of property offered as security with Bank.
- Lower rate of Interest with concessions available
- Easy repayment over 15 years through EMI
- Income Tax benefit U/S 80 (E)
- Takeover of existing education loan from other financial institutions permitted.
- Loans can be availed at your permanent place of residence/ place of posting, or the location of property offered as security.

SBI Xpress Credit (Personal Loan) for Defence Personnel

General Purpose Loans, Max: ₹35.00 Lacs

Competitive Interest Rates depending upon CIBIL score

Loans repayable within 72 months tenure

Nil processing fee, Nil Margin, Zero Security

Interest calculated on daily reducing balance

Insta Credit loan up to ₹3Lacs for existing Xpress Credit customers on INB platform

Overdraft facility available on Xpress Credit Loans

0.50% Interest discount on Xpress Credit loans above ₹10 Lacs.

Investment is a Wise Way to Save

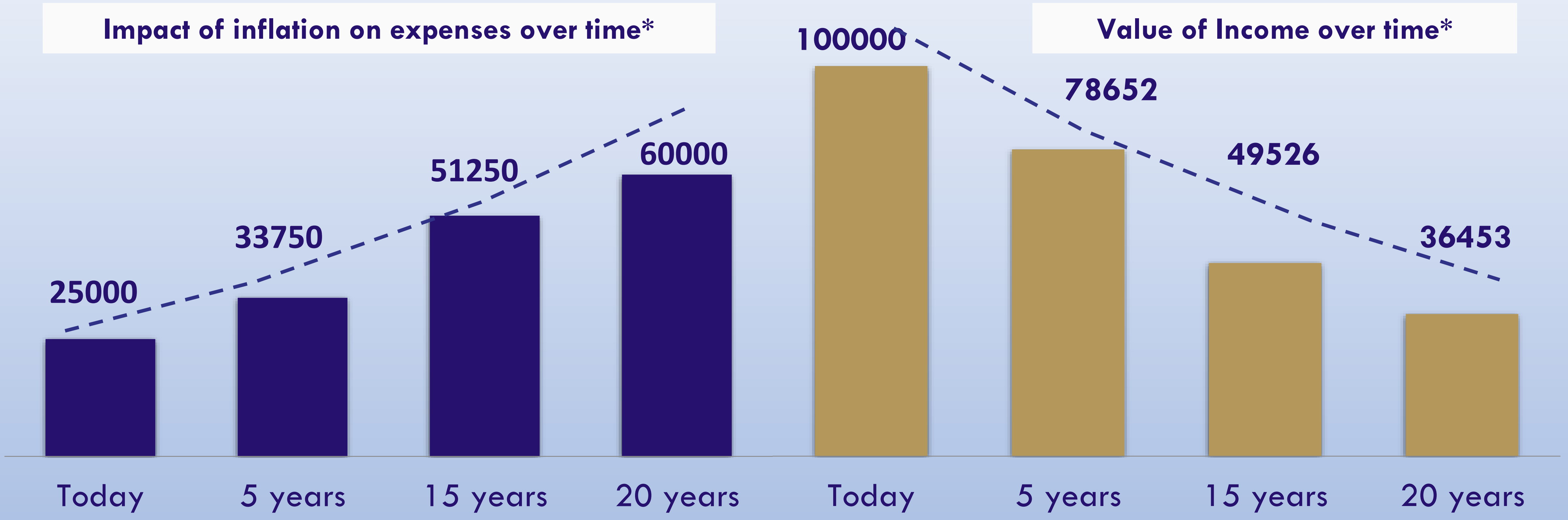
Investments

Most Families have two children. We spend money over 25 years educating children, providing for their needs, marrying them, and in getting them settled.

Please think of Investment as Third Child. Invest same amount each year that you spend on one child. Do this for 25 years.

After 25 years, whether your children look after you or not, this Third Child will take care of you for rest of your life.

Inflation Doesn't Retire



Investors need to beat inflation to meet their goals

*Considering inflation @ 6%

SBI Wealth

Power of Compounding - 8% Annualized Return

12% Annualized Return

50 L

88 L

74 L

After
5 Years

155 L

110 L

After
10 Years

274 L

164 L

After
15 Years

482 L

243 L

After
20 Years

Cost of Delay

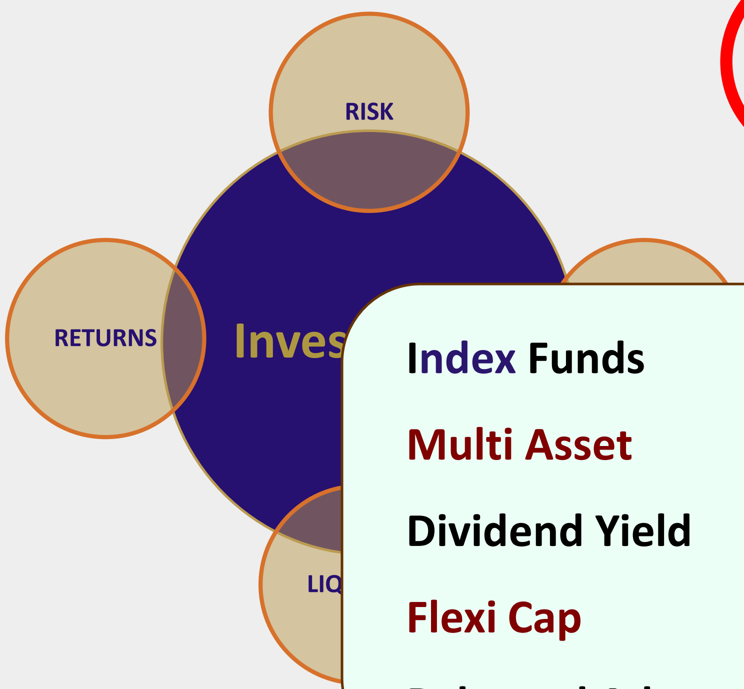
Time Value of Money

Long Term Investment > 8 Years - Reduces Risk

Particulars	Ajay	Baljeet	Charles
Starts Investing at the age of	35	45	55
Monthly Savings	₹ 5,000	₹ 8,335	₹ 25,000
Returns p.a. (Assumed)	12%		
Investment Till the Age of	60 Years		
Total investment	₹ 15 Lakhs	₹ 15 Lakhs	₹ 15 Lakhs
Accumulated Amount at Age 60	₹94.8 Lakhs	₹42.0 Lakhs	₹20.6 Lakhs

Now is the Right Time to Commence Investments

Factors you Need to Consider Before Investments



Asset Class	Return	Risk	Taxation	Liquidity	Objective / Benefit
Equity	High	Hi... V...	LTCG > 1 Year – 12.5% ... exempted from taxation per F.Y.)	Large Cap – High MidCap – ...derate ...all cap - Low	Equity generates higher returns, with high Volatility. Ideally used for long term ***Wealth Creation.***
Fixed ...	Low	L... ...atil...		High in G-Secs/AAA ... low in ...bonds	Fixed Income generates stable low returns. Ideally used for ***Wealth Preservation.***
	...erate	High Volatil...		...ancial ...sical /	Gold is an asset class used for hedging and portfolio diversifier.
... Estate	Moderate	Low Volatility	LTCG > 2 Year – 20% tax with Indexation. STCG < 2 Year – Marginal Taxation	Very Low	Real estate used for Wealth creation and Income generation.

SIP in Mutual Funds

Small Amounts can be Invested

Disciplined Regular Investment

Need not Time the Market

Averaging of Cost

Index Funds

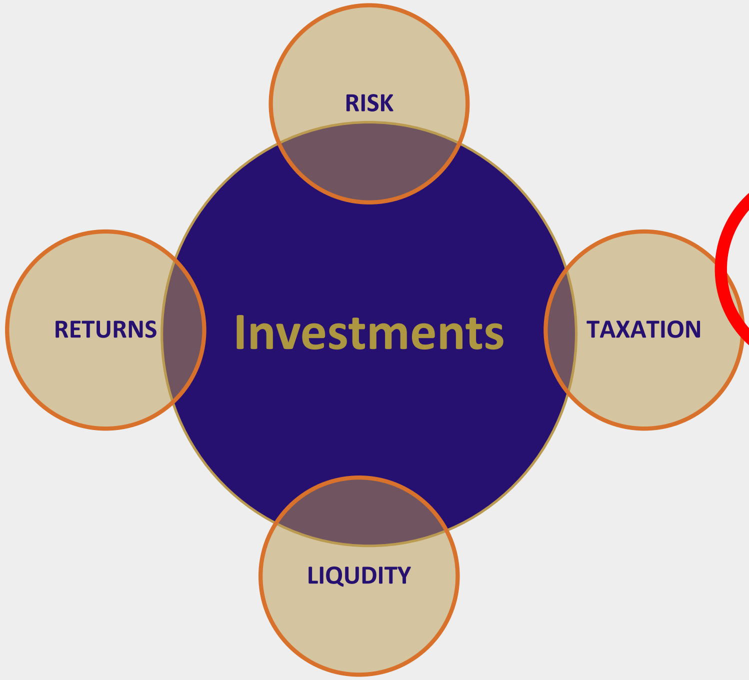
Multi Asset

Dividend Yield

Flexi Cap

Balanced Advantage

Factors you Need to Consider Before Investments



Asset Class	Return		...tion	Liquidity	Objective / Benefit
Equity	High		...5% ...0% ...pital gain is ...xation per F.Y.)	Large Cap – High MidCap – Moderate Small cap - Low	Equity generates higher returns, with high Volatility. Ideally used for long term ***Wealth Creation.***
Fixed Income	Low	Low Volatility	Marginal Taxation for Deposits and Bonds.	High in G-Secs/AAA ... AA/A rated bonds	Fixed Income generates ... ***Preservation.***
Gold	Moderate	High Volatility	Marginal Taxation for Physical Gold/Jewellery, Gold Funds and ETFs	High for Financial Asset (Gold ETF/Bars) Low for Physical / Jewellery	Gold is an asset class used for hedging and portfolio diversifier.
Real Estate	Moderate	Low Volatility	LTCG > 2 Year – 20% tax with Indexation. STCG < 2 Year – Marginal Taxation	Very Low	Real estate used for Wealth creation and Income generation.

MOD
NSC
KVP
RD
Amrit Kalash
PPF

Govt & PSU Tax Free Bonds

PPF - Public Provident Fund

Safety, Return > Inflation, Tax Benefits

PPF CALCULATOR

Use the Online PPF Calculator to calculate PPF Maturity Value, Interest Earned, Loan Against PPF and PPF Withdrawal Amounts Instantly!

Tenure
15 Years

Deposit Frequency
Monthly

Investment Amount
5,000 12500

Interest Rate
7.1%

40,68,207

Amount Deposited	Tenure	Maturity Amount
₹ 900,000	15 Yrs	₹ 1,627,283

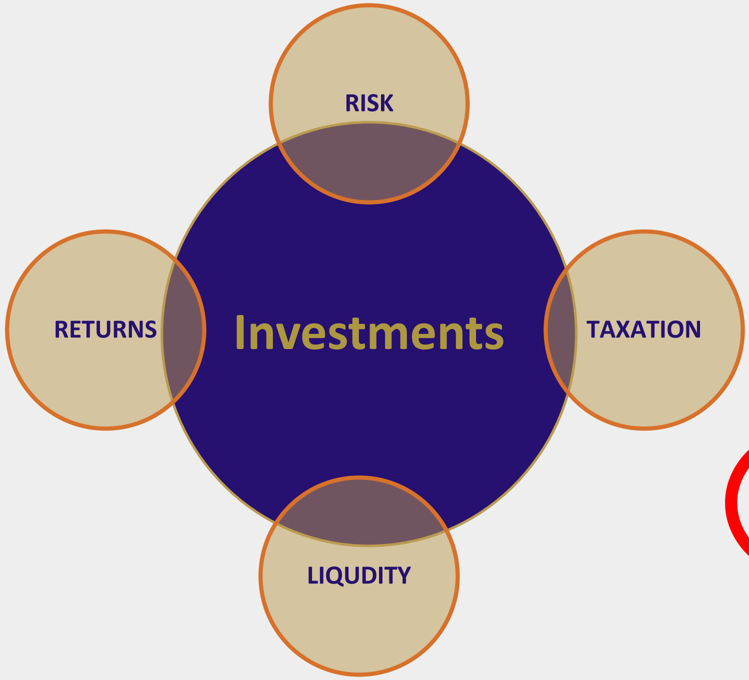
Break-up of Maturity Amount

Reasons for Premature Closure

- Treatment of Life-Threatening Diseases
- Higher Education
- Change in Residency Status

Partial Withdrawal permitted after 5 Financial Years

Factors you Need to Consider Before Investments



Asset Class	Return	Risk	Taxation	Liquidity	Objective / Benefit
Equity	High	High Volatility	LTCG > 1 Year – 12.5% STCG < 1 Year – 20% (Up to 1.25 lac capital gain is exempted from taxation per F.Y.)	Large Cap – High MidCap – Moderate Small cap - Low	Equity generates higher returns, with high Volatility. Ideally used for long term ***Wealth Creation.***
Fixed Income	Low	Low Volat		High in G-Secs/AAA ated bonds oderate to low in A/A rated bonds	Fixed Income generates stable low returns. Ideally used for ***Wealth Preservation.***
Gold	Moderate	High Volatility	Marginal Taxation for Physical Gold/Jewellery, Gold Funds and ETFs	High for Financial Asset (Gold ETF/Bars) Low for Physical / Jewellery	Gold is an asset class used for hedging and portfolio diversifier.
Real Estate	Moderate	Volatility	indexation. STCG < 2 Year – Marginal Taxation	Very Low	eal estate used for Wealth creation and Income generation.

Sovereign Gold Bond

Safety, Return > Inflation, Tax Benefits


Six reasons you must invest in
Sovereign Gold Bonds
Returns & Safety Together
[redacted] Min 1 Gm and Max 4 Kg [redacted]
Special discount of ₹50/gm on applying online
Assured returns of 2.50% p.a. payable half-yearly
Secure, no storage hassles like physical gold
Tenure: 8 Years
Exit Option 5 th Year Onwards
No Capital Gain Tax on Redemption*
Liquidity: Tradable on exchanges
CAGR on First SGB issued on 30 Oct 2015: 13.63% Tax Free
Can be used as collaterals for loans
No GST and making charges unlike in Physical Gold

Factors you Need to Consider Before Investments

SBI Wealth

Asset Class	Return	Risk	Taxation	Liquidity	Objective / Benefit
Equity	High	High Volatility	LTCG > 1 Year – 12.5% STCG < 1 Year – 20% (Up to 1.25 lac capital gain is exempted from taxation per F.Y.)	Large Cap – High MidCap – Moderate Small cap - Low	Equity generates higher returns, with high Volatility. Ideally used for long term ***Wealth Creation.***
Fixed Income	Low	Low Volatility	Marginal Taxation for Deposits and Bonds.	High in G-Secs/AAA rated bonds Moderate to low in AA/A rated bonds	Fixed Income generates stable low returns. Ideally used for ***Wealth Preservation.***
Gold	Moderate	High Volatility	Marginal Taxation for Physical Gold/Jewellery, Gold Funds and ETFs	High for Financial Asset (Gold ETF/Bars) Low for Physical /	Gold is an asset class used for hedging and portfolio diversifier.
Real Estate	Moderate	Low Volatility	LTCG > 2 Year – 20% tax with Indexation. STCG < 2 Year – Marginal Taxation	Very Low	Real estate used for Wealth creation and Income generation.

Safety, Return > Inflation, Tax Benefits

Our Product Suite

- Mutual Funds
- PMS
- RBI Floating Rate Bonds
- Shaurya Education loan
- Corporate & PSU Bonds
- Sov. Gold Bonds
- 54 EC Bonds
- G-Sec & SDLs
- Corporate FDs
- AIFs

Why We

SBI Life

Apne liye. Apno ke liye.

- No 1 New Age Life Insurer
- Best in Class Fund Returns
- AUM more than 4.14 Lakh Cr *
- 36 % Growth in YOY Profit @ 520 Cr * for qtr ended June 2024
- Hassle free login facilities for NRIs with e sign OTP feature through email
- Dedicated NRI Cell nriservices@sbilife.co.in
- 1062 Branches

* As on 30th June 2024

Greed & Folly Leads to Loss

Safe Banking

Cyber Fraud in India

- **Cyber fraud has been rising every year as banking and payments move online, largely due to a lack of awareness. Over a period of 12 months, people across the globe lost more that $1 trillion to Scams, as per the Global state of Scam report 2023, by global anti-scam alliance.**

- **Indians lost more than Rs.1,750 crore to Cyber criminals in the first four months of 2024. Over 7.4 lakh cyber crime complaints registered on national cyber crime reporting portal, between January to April 2024.**

- **7,000 cybercrime complaints were registered per day in May 2024.**

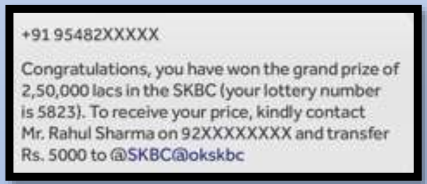
- **85% of these complaints were online Financial Frauds.**

SMS Fraud Scam

- In an SMS fraud Scam, the attacker trick victim by sending fake message pretending to be from bank. This message often request personal information or tell you to click on the links aiming to execute financial fraud.

- Few of the recent examples of SMS fraud are

KYC Scam

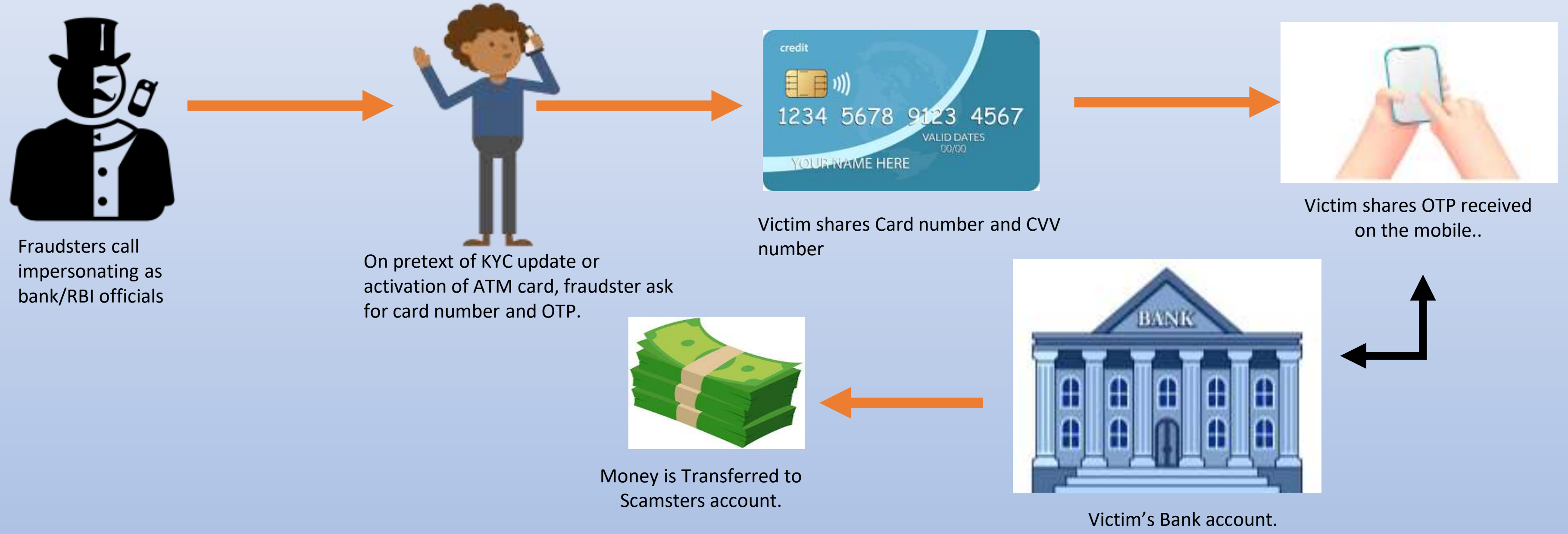


Lottery Scam

Reward Points Scam

OTP/CVV Call Scam

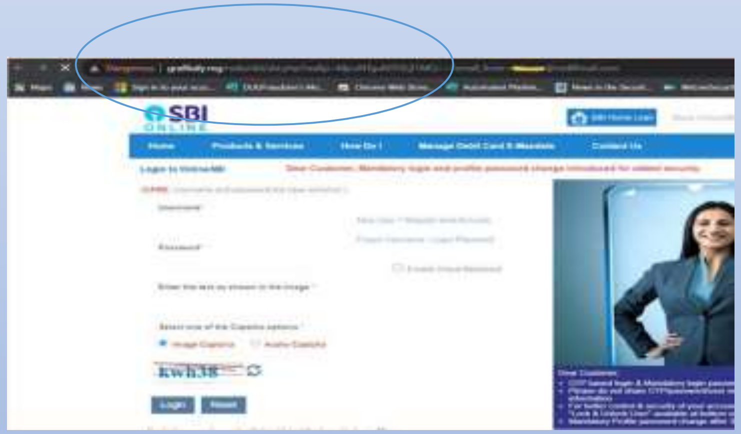
- Cyber criminals impersonate bank or RBI officials, informing individuals of issues like blocked ATM cards or incomplete KYC. They then request sensitive bank details, claiming to rectify the problem. Once obtained, they fraudulently withdraw money from victims' accounts.



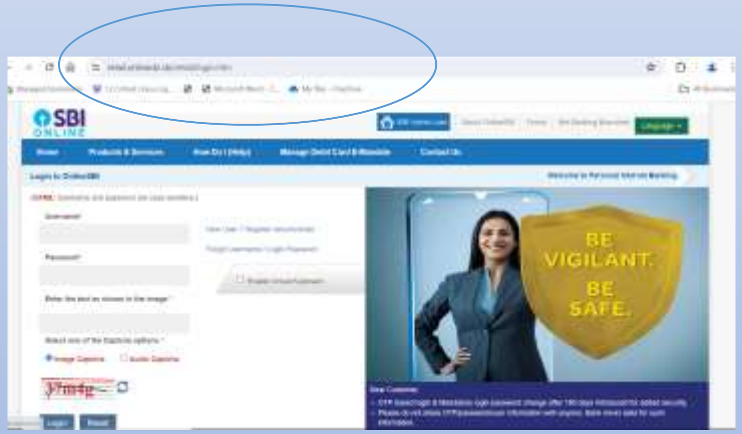
Advisories
• SBI employees never asks for Card number, CVV number, Pin Number, OTP etc. • Never Share the Card and Other financial details such as CVV, Card number, OTP or any other confidential banking credentials with anyone over a Phone call/SMS/Whatsapp etc.

Website Phishing Scam

In a website phishing scam, cyber criminals create fake websites that look like legitimate ones, such as bank or payment service sites. They often send messages or emails that appear to be from these trusted entities, claiming there is an issue with the victim's account or urgent action is needed to avoid service disruption. The victim is directed to click on a link that leads to the fake website.



Fake Website



Genuine Website

STAY SAFE ONLINE
ऑनलाइन सुरक्षा कवच

New scam alert!!

E-CHALLAN SCAM

Your Challan No is 348915784195032 for PB08DJ8182 having total challan amount as Rs. 500. For online payment of challan visit: https://echallanparivahan.in/ you can also contact RTO office for disposal of challan.
Regards,
RTO
Today 11:57 AM

Beware!!

If you receive a link for traffic challan, don't click these links.
As clicking upon these links for payment, fraudsters can hack your bank account.

ORIGINAL LINK
https://echallan.parivahan.gov.in/

FAKE LINK
https://echallanparivahan.in/

नये घोटाले की चेतावनी!! ई-चालान घोटाला
सावधान
लिंक मि
करें। भु
करते ही जालसाज आपका बैंक खाता हैक
कर सकते हैं।

Check on mParivahan

#Be Safe Stay Safe
www.staysafeonline.in

High Sum Lottery Fraud

Fraudsters often send emails or text messages to targets, claiming they have won a large sum of money from a lottery or prize. Recipients are urged to click on a link or specify how they want to receive their winnings. After responding, they are asked to pay various fees, such as registration or shipping charges, till they have realized it's a scam.

Fraudster gives information through email/sms/call to victim about the prize money won by them through lottery.

If the victim reply positively, fraudster than asks how will they like to receive the money.

On telling the mode of receiving , they then ask for registration/shipment/service charges, GST etc. for releasing the prize money

The victim falls into the trap and sends the money to fraudster one by one until he realizes it’s a fraud..

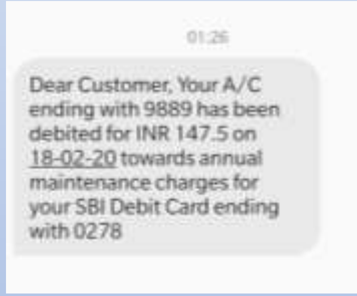
QR Phishing Scam

In QR Phishing Scam, Scammers send fake QR codes or links to victims, pretending it's for receiving money through Google Pay, PhonePe, or Paytm. But when victims use them, money gets deducted from their accounts instead of receiving it.

Fraudsters calls senior citizen for sending money for discrepancy in the medical bill and reimbursement of excess money

Victim shares registered mobile number and receives a request money link or QR code.

The QR code is tampered with to make it look like as if it is for credit though actually it is for debit



Victims ignore the text message received on the mobile registered phone number with one's bank account.

Instead of receiving money, victim ends up paying to the fraudster via request money QR code or link.

Frauds Using Screen Sharing Apps

Cyber fraudsters on the pretext of aiding or citing the policy of a company guide the victim to install screen sharing apps like Quick Support/TeamViewer/ Any Desk etc. and thus get control of the victim's phone, thereby getting access to banking credentials like OTP/MPIN/username/ password for internet banking etc. The fraudster then siphons off money from the victim's account using those credentials. By the time the victim realizes it, a lot of money is already siphoned off.

Fraudster, posing as a customer care operator, asks victim to install any of the above screen sharing apps and share code to allow victim's screen access to help him.

Victim shares the code to fraudster.

Fraudster gets access to the victim's phone and steals banking credentials

Fraudster transfers money to his account without the need of sharing the OTP by the victim.

Whatsapp Trading Scam

Scammers add victims to random whatsapp Investing groups and several others at the same time. They introduce a fake star investor and hype up upcoming opportunities. Initially, they provide free stock tips, but conflicting advice is given in groups. Scamster provides apk of a fake application and persuades to trade via that particular application. Tips benefit some groups, leading members to invest more. If victim resist or try to withdraw funds, their accounts are disabled, the group is shut down, and the scammers disappears with Money.

Scamster Creates two or more groups and adds random WhatsApp users to it

In group1, the scamsters post about some shares to invest. In group2, he posts contradictory advice from the first group.

The members of group that gets benefitted gets persuaded to invest as results are quite positive and contact the scamster.

The scamster communicates one on one to the interested member and manipulates him by get rich quick pitches. The scamsters the compels the victim to download a fake app.

The victim invests heavily from the fake application in the market and after sometime when trying to withdraw the fund, he realizes that he has been scammed.

Income tax returns Scam

The modus operandi kicks in after submission of the income tax return. The Victim gets a message claiming that a refund of X amount is ready for reimbursement. The message includes a link prompting them to provide personal details to process the refund. This link is a scam, and victims may end up providing sensitive information or even being debited amounts from their accounts.

Fraudster sends email or text message to victim that income tax refund of X amount is ready for imbursement. The message have link attached to it.

The victim seeing the reimbursement amount is lured to click on the link as a part for getting the said amount reimbursed. The victim clicks on the link and fills the required details

Fraudster gets access to the victim's personal and payment information and utilizes it to perform financial frauds

Fraudster transfers money to his account.

SOCIAL MEDIA SCAMS

How Indian investors fall victim to pig butchering

Social media has spawned a vast array of scams hurting Indian investors

How it works

- Collect users through ads or messages
- Nudge them to join a WhatsApp group
- Post stock tips
- Impersonate brokers/investment advisers
- Participants download fake a
- Show fake profi
- Allow withdrawa
- More money ge transferred
- Ultimately, mon

Fake docs with Sebi chairperson sign

mint

Can you spot the real person?

They created fake profiles of Karan Batra, COO of Fisdom to lure people. This is a common tactic.

Karan Batra Fisdom

FAKE

Victims

Student at IIT Bombay

₹2 lakh

₹2 lakh

"I got this money through a scholarship and was my coming semester's fee"

Solution

Sebi must hold social media platforms accountable

Couple invests in 'stocks', loses ₹3cr

Took ₹80L Loan To Invest In 'IPO', Mortgaged Father's FD To Repay It & Get Money Back

Advitya.Bahl
@timesofindia.com

HOW IT HAPPENED

convinced to make transactions for shares and IPO investments. The transfer deta-

when she tried to invest in IPOs through other platforms but could not do so. She said

Retd DIG of BSF cheated of ₹34L in stock trading fraud

ged by this return, he continued to in-

Business Today Desk
Jun 11, 2024,
Updated Jun 11, 2024, 3:44 PM IST

A 41-year-old businessman from Noida has become the latest victim of a sophisticated cybercrime, losing a staggering Rs 9 crore to a fake trading app scam.

April 12, 2024

ficer (82) from
Rs 1.3 crore he
lost to cyber crooks

The Times Of India

Pune: Retired Air Marshal loses Rs 1 lakh in fake email trap

The Times Of India

General Tips

Internet Security

Users should not use Internet facilities to:

❖ Download or distribute **malicious software** or **tools** or to deliberately propagate any virus.

❖ Violate any **copyright or license agreement** by downloading or distributing protected material

PASSWORD

SBI

KEEP YOURSELF STRONG AND YOUR PASSWORD STRONGER

Do you wa
strong pa

Avoid Storing in Browser or any Device

- Use a combination of alphabets in upper case & lower case, numbers & special characters.
- Don't use familiar and guessable passwords like Jan@2020, admin@123, your date of birth etc.

Note: Perioc

Periodically Change Password/ PIN

#SBISafetyTips

Password Security

❖ Password should be treated like **signature;** if it is not complex, sufficiently long and secret, it could be a target of successful guessing and misuse by fraudsters

❖ Word or number patterns like aaabbb, qwerty, zyxwvuts, 123321, etc or combination with numbers like secret1, 1secret etc. should not be used in password.

❖ **Strong password has following features** –

- **minimum length of 8 characters**
- **at least one numerical (0,1,2,3 .... 9)**
- **at least one special character! @, #, $,%,^,&,*,(, ( ))**

Never save your banking password on the browser. Always Disable this Functionality

Best Practices for wifi security

1. Turn Off Automatic Wi-Fi Connections: Turn off the automatic Wi-Fi connection feature on your phone. This will prevent your phone from automatically connecting to unsecured or unsafe Wi-Fi networks.

2. Be Wary of Unknown Networks: Be wary of unknown networks that you are not familiar with. Don't connect to a Wi-Fi network if you don't know the owner or if you don't trust the network.

3. Avoid Public Wi-Fi Networks: Avoid connecting to public Wi-Fi networks, especially those that are unsecured. If you must connect to a public Wi-Fi network, use a VPN (Virtual Private Network) to encrypt your data and protect your privacy.

AGAINST CYBER FRAUD

- **Beware of C**… **es, …..**

82% Indians have been Victim of Fake Messages

- **Mobile Apps: don't download on telephone calls/emails** … **nknown sources**

Do Not Use Unsecure or Unknown WiFi

- **Attachments:** … **inks received in emails/ WhatsApp etc. from u**… **urces**
- **Social Med**… **and Financial Transactions**

Bank never sends any Link for Updating KYC

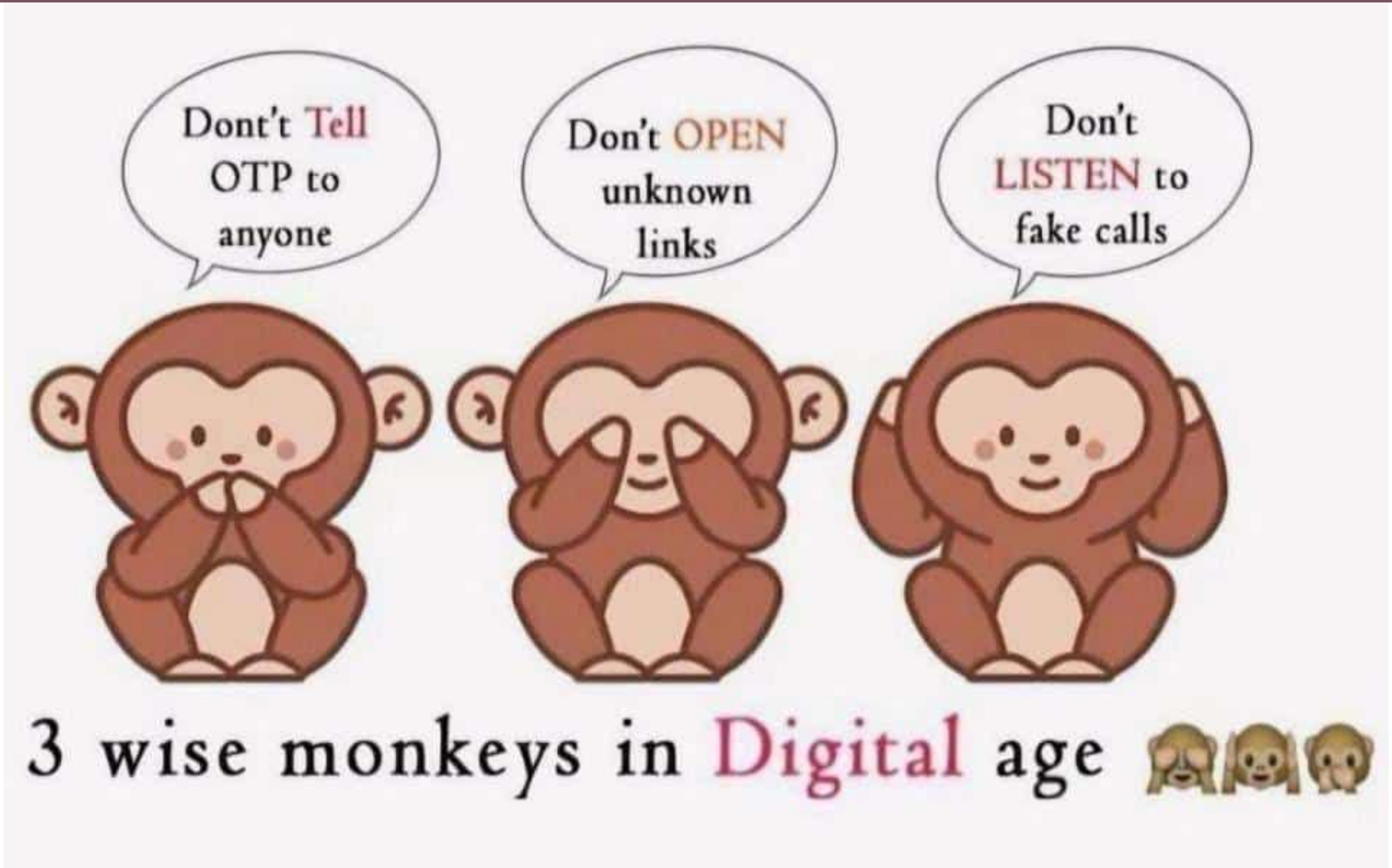
- **Anti-Virus: keep it updated in all devices**
- **OTP/ PIN/ QR Code Scanning: Only for PAYMENTS**

PREVENTION OF FRAUDS

- DO NOT SHARE YOUR ACCOUNT / CARD DETAILS
- DO NOT SHARE YOUR PASSWORD AND OTP
- DO NOT OPEN LINKS THAT ARE SENT WITH SMS UNLESS YOU ARE 100% SURE (SBI NEVER SENDS AN SMS WITH A LINK)
- DO NOT SEARCH FOR CUSTOMER CARE NUMBER FROM GOOGLE: ALWAYS GO ON BANK WEBSITE OR FROM NEAREST BRANCH
- BEWARE OF PEOPLE OFFERING FREE GIFTS, DINNING OUTS, HOLIDAYS ETC
- DO NOT FALL FOR CALL WARNING YOU OF ACCOUNT BLOCK OR ATM CARD BLOCK
- DO NOT GIVE YOUR THUMB/ FINGER PRINT

CARD / FINANCIAL CYBER FRAUDS

- **Block the Card: through Bank or Internet Banking**
- **Notify the Bank: Immediately by Fastest Means**
- **If Fraud Occurs due to Negligence: You will Bear the Loss till You Report it to Bank**
- **Screen Shot: of Transaction**
- **File FIR with Police: Online/ Physical**
- **Report the Crime: 1930 & www.cybercrime.gov.in**


Dont't Tell OTP to anyone
Don't OPEN unknown links
Don't LISTEN to fake calls
3 wise monkeys in Digital age

DIGITAL BANKING

- ACCOUNT BALANCE - LAST 5 TRANSACTIONS
- ATM CARD BLOCKING, RE-ISSUE, DESPATCH STATUS, PIN GENERATION
- TDS DETAILS & DEPOSIT INTEREST CERTIFICATE
- ASSISTANCE FOR DIGITAL PRODUCTS YONO, INTERNET BANKING
- REPORT UNAUTHORISED TRANSACTIONS: LODGE & TRACK COMPLAINT
- CHEQUE BOOK ISSUE AND DESPATCH STATUS

DIGITAL BANKING

9022690226

GRIEVANCE REDRESSAL

- IN CASE OF ANY ISSUE WHILE LOGIN PLEASE SEND A MAIL TO 'SUPPORT.PENSIONSEVA@SBI.CO.IN'

- SMS 'UNHAPPY' CAN BE SENT ON 8008202020

- SBI CUSTOMER CARE TOLL FREE NUMBER 24 x 7

  - 18001234 & 18002100
  - 18004253800 & 1800112211
  - 08026599990

- ON SBI WEBSITE 'CUSTOMERCARE@SBI.CO.IN' OR 'CONTACTCENTRE@SBI.CO.IN'

SBI

VISION

Be The Bank Of Choice For
A Transforming India

MISSION

Committed To Providing
Simple, Responsive And Innovative
Financial Solutions

VALUES

Service | **T**ransparency | **E**thics |
Politeness | **S**ustainability

SBI

The banker to every indian


SBI
DEFENCE BANKING ADVISOR - (IAF)


SBI
The banker to every indian


AIR FORCE


WESTERN AIR COMMAND


SBI
CSR
SBI
STATE BANK OF INDIA
WAC, SUBROTO PARK,
NEW DELHI-110010
REGION-4, AO-1


SBI
CSR
SBI


STATE BANK ATM

SBI

The banker to every indian

SBI salutes the true guardians of the nation and expresses gratitude to Defence Forces for their valued association

JAI HIND!

THANK YOU FOR YOUR TIME

My Contact:
9958063533
dba.airforce@sbi.co.in