

State Bank of India

New York

460, Park Avenue, New York, NY 10022

INTERNET BANKING

STEP BY STEP GUIDE TO ADD EXTERNAL ACCOUNT

Purpose of the document:

To guide you through the process of adding your external account with your account in State Bank of India through Internet Banking.

Pre- Requisite:

For funding your account, you are required to register your other US bank account (External Account) with us. You must enter the External Account details such as Account number, ABA routing number and Bank Name. Once the account is registered with us, the bank initiates a sub-dollar transaction (\$0.01 to \$0.99) to debit your external account for the purpose of authentication. You are required to confirm the debit amount online. Your external account can be used for funding your account with us only after this process is successfully completed.

Steps involved:

- 1. What is External Account Verification?
 - This function enables you to fund your account with State Bank of India, New York (SBINYB) from your account in any other US Bank. To do this, you have to add your external account to your account with SBINYB. The process of adding the account is a one-time event. Once the external account is added, you can initiate transfer of fund from your account in another US Bank to your account with SBINYB at any time.
- 2. What is the cut-off for this?
 - The cut-off time is 4.00 pm EST. Any transaction done after 4.00 pm EST shall be processed on the next business day.
- 3. How I can add my external account with another US Bank to my account in SBINYB?
 - You have to provide your account number with another US Bank and ABA routing number of that Bank in your Internet Banking portal. This will enable you to add your external account with us. Once this external account is added, you can start transfer of funds from your US Bank to SBINYB.
- 4. How I can add my external Account with SBI NYB?
 - Access your account by using your login ID and Password. Go to My Bank page.
 - > Click on link "External Account Verification".

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- Provide Your Name in the field Nick Name

- Enter your other bank name in the field Bank Name
 Enter valid routing number of your other US bank
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Verify the correctness of the information given above in the preview page. Click on submit.

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| | | | Accou | nt Holder's Name: | SARVESH KUMAR | | | | |
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- If you have completed the above process before 4.00 pm EST, your external account shall be debited on 2nd working day by a sub dollar amount (any amount between \$0.01 to \$0.99). You have to verify the actual amount debited from your external account and input the same in Internet Banking of SBI NYB by login to your account. (For details on when the transaction shall be completed, please see the table given in the last section of this document).
- ➤ When you login into your account, the External Account Verification link shall be highlighted with the hyperlink.
- Click on the hyperlink

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> You have to enter the debit amount in the box provided. Please note that if you enter wrong amount for three times; you will have to re-initiate the process.

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- > The status of the account shall be changed to "Active".
- > Now the account is ready for actual transfer.
- 5. How can I transfer funds from my other US bank once my account is 'Active'? Step1: Click on Transfer>Create Transfer

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| | Account Name - Account Number | - Current Balance | | | | | |
| From*: | Select An Account | | - | | Transfer Amount*: | | |
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| To*: Add Memo*: | Select An Account Enter notes about this transfer | | | 1 | | | |
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Step 2: Select external account number in the dropdown in the 'From' field>Select account where amount is to be credited (your account with SBI)> Enter amount in 'Transfer Amount' field>Add Memo (it is a free field)>Preview>Submit.

(Check the box for "Make This a Recurring Transfer" if you want to transfer funds from your other US Bank account to your account with SBINYB at regular intervals like Every Week, Every Two Weeks, Monthly etc.).

Please note that if the transaction has been initiated before 4.00 pm EST on weekdays, the account shall be credited same day with a hold period of 3 days. If the transaction has been initiated after 4.00 pm, it shall be executed on the next business day. (Please see Chart II below for more details)

CHART I

When should I 'Add External Account' and do 'Sub Dollar Verification?

| Day of initation of | Time of initiation of | Sub Dollar | Account become |
|---------------------|-----------------------|---------------------|-------------------|
| Add External | transaction by you | verification to be | Active (ready for |
| account | (cut-off 4:00pm | done on or after by | actual transfer) |
| | EST) | you | |
| Monday | 4.00 pm EST or | Thursday | Thursday |
| | before | | |
| Monday | 04:01pm EST till | Friday | Friday |
| | 04:00 pm EST | | |
| | Tuesday | | |
| Thursday | 04:00pm EST or | Tuesday | Tuesday |
| | before | - | - |
| Thursday | 04:01pm EST till | Wednesday | Wednesday |
| | 03:59 pm EST | | |
| | Friday | | |

Assumption: Day of initiation of Add External account or Sub Dollar verification day is not a weekend or Federal Holiday. If this is a holiday or Federal Holiday, the account will be ready for sub-dollar verification/transfer on next business day.

CHART II

When should I initiate transfer from my external account with other US Bank?

| Day of initiation of | Time of initiation of | Amount shown in | Amount Available |
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| Transfer from | transaction by you | the Current Ledger | to you |
| External account | (cut-off 4:00pm | in Account Register | (Available Balance |
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| | | | Screen) |
| Monday | 4.00 pm EST or | Monday | Thursday |
| | before | | |
| Monday | 04:01pm EST till | Tuesday | Friday |
| | 04:00 pm EST | | |
| | Tuesday | | |
| Thursday | 04:00pm EST or | Thursday | Tuesday |
| | before | | |
| Thursday | 04:01pm EST till | Friday | Wednesday |
| | 03:59 pm EST | | |
| | Friday | | |

Thanks for Banking with us.