State Bank of India
(California)

Dear Valued Customer,

Re: Important Changes to Money Transfer Service

Effective March 18th, 2013, the following changes will apply for transferring money to India.

Type of Customer	Remittance Wires	Rupee Drafts
Accountholder	No Limit	Up to $10,000.00 per day
Non-Accountholder	Not Allowed	Up to $500.00 per day (maximum $6,000.00 annually)

*Exceptions to the limit will be made for amounts over $10,000.00 if they are for the sole purpose of opening a certificate of deposit account in India or purchase of real estate.

Cash Transactions Limits for Accountholders

Remittance Wires	Rupee Drafts
Up to $500.00 can be remitted on the same day. Amounts over $500.00 can be remitted on the following business day*	Up to $500.00 can be remitted on the same day. Amounts over $500.00 can be remitted on the following business day*

*Saturdays & holidays are not considered business days, therefore deposits made on Saturdays will not be available until the following Tuesday. In case of a holiday occurring on Monday, the cash funds will not be available for remittance until the following Wednesday.

Regulation CC holds may apply to all other forms of payments such as a Cashier's Check or a Personal Check.

Please note that there is no hold period for any balance that is available in your deposit account. The available balance in your deposit account may be remitted on the same day, up to the allowed limits.

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Documentation Requirements

In order to utilize the bank's money transfer services, you may be required to provide a copy of one or more of the following documents:

I. **Paystub**
II. **Statement of the subject account showing the direct deposit of your payroll check**
III. **Bank account statement of another financial institution from where the funds will be utilized to send the remittance**
IV. **Tax returns (if self-employed)**
V. **Any other source documents showing property sale, inheritance, etc.**

We apologize for any inconvenience this may cause you. We truly appreciate your understanding and continued loyalty to State Bank of India (California).