

AX1/DBD/Credit Card/2025-26/1

Date: 11/08/2025

ALL BRANCHES & OFFICES OF THE BANK

Dear Sir/Madam,

Reg: Launch of Bank of Maharashtra-SBI co-branded Credit Card.

Bank of Maharashtra has entered into a strategic co-branding partnership with SBI cards to launch co-branding credit cards tailored to meet the evolving financial and lifestyle needs of Bank of Maharashtra customers. This collaboration aims to enhance offering to Bank customers leveraging the expertise of SBI cards in technology and operations of SBI cards.

Under this tie up arrangement, SBI cards will be offering unsecured credit card to customers under VISA and RUPAY network. SBI Cards will introduce three variants of Bank of Maharashtra-SBI Card co-branded credit card as under

Sr no	Card Variant	Target Customers
1.	Bank of Maharashtra-SBI Simply SAVE Card	Entry Level
2.	Bank of Maharashtra-SBI Prime Card	Mid Segment
3.	Bank of Maharashtra-SBI Elite Card	HNI and VIP

Process of card issuance:

a) Prequalified Customers:

- The customers will be identified by Head office as per prequalified logic defined by SBI cards.
- The list of prequalified customers will be displayed in inhouse portal for further processing.
- Location wise names of SBI cards area sales manager will be shared with Zonal offices.
- Zonal Office should coordinate with SBI cards area sales manager for card sourcing in branches. SBI cards area sales manager will allot representatives to visit branches.
- The leads of prequalified customers to be co-ordinated with SBI card representative for conversion of lead into Credit Card.
- Details of all leads shared with SBI card to be maintained separately by the branches.
- Post successful conversion of lead, SBI card application number will be generated.
- Branch will enter the SBI card application and will click on submit the record.
- On daily basis, the submitted application details will be shared with SBI cards in specified format.
- SBI card will process or reject the application basis their BRE. New co-brand Card will be issued.

b) Employee program:

- Bank has shared list of employees with SBI cards. All employees will be contacted by SBI cards for smooth issuance of credit cards.

The detailed SOP is enclosed as **Annexure 2**.

Credit Limit:**a) Prequalified customers:**

The Credit limit will be as per risk underwriting model of SBI cards.

b) Employee program:

For confirmed employees of Bank of Maharashtra, cadre wise limits will be as under

Designation	Grade	Credit Limit
Clerk	Clerical	25,000
Deputy Manager	Scale I	75,000
Manager	Scale II	
Senior Manager	Scale III	200,000
Chief Manager	Scale IV	300,000
Assistant General Manager	Scale V	400,000
Deputy General Manager	Scale VI	500,000
General Manager	Scale VII	600,000
Chief General Manager	Scale VIII	700,000
Executive Director	TEGSS-1	800,000
MD & CEO	TEGSS-2	

Co-branding Credit Card will not be issued to Sub-staff under employee program. However, they can apply for credit card under pre-qualified customer program.

Fees & Charges:**a) Prequalified customers:**

Sr no	Card Variant	Joining Fee (Excl. GST)	Annual Fee (Excl GST)
1.	Bank of Maharashtra-SBI Simply SAVE Card	Rs.499.00	Rs.499.00
2.	Bank of Maharashtra-SBI Prime Card	Rs.2999.00	Rs.2999.00
3.	Bank of Maharashtra-SBI Elite Card	Rs.4999.00	Rs.4999.00

b) Employee program:

Sr no	Card Variant	Joining Fee (Excl. GST)	Annual Fee (Excl GST)
1.	Bank of Maharashtra-SBI Simply SAVE Card	Waived	Waived
2.	Bank of Maharashtra-SBI Prime Card	Waived	Waived
3.	Bank of Maharashtra-SBI Elite Card	Waived	Waived

The detailed benefits and fees of each card variant is enclosed as **Annexure 1**.

All the branches and zonal offices are advised to participate actively in reaching out to eligible customers for issuance of Bank of Maharashtra SBI Card. Your efforts will directly contribute to our growth in generation of non-interest income while enhancing customer satisfaction. Let's make this product a success story together.

Yours faithfully

(Shirish S Salway)
General Manager IT & CDO

Bank of Maharashtra SimplySAVE SBI Card**Extravaganza Offer:**

- Spend Rs.2000 or more in first 60 days and get 2,000 bonus Reward Points.

10x Reward Points:

- Enjoy 10 Reward Points per **Rs.150** spent on Dining, Movies, Departmental Stores and Grocery Spends.
- Earn 1 Reward Point per **Rs.150** spent on all your other spends except fuel. (4 Reward Points = **Rs.1**)

Enjoy Complete Fuel Freedom:

- Get freedom from paying the 1% Fuel Surcharge at any petrol pump.
- Transact an amount between Rs.500 to Rs.3,000 at any petrol pump in India to avail this offer.
- You get maximum Surcharge waiver of up to Rs.100 per statement cycle, on your Bank of Maharashtra *SimplySAVE* SBI Card.

Spend Based Reversal:

- Get annual membership fee reversal from second year of your subscription.
- To avail fee reversal, you need to have spent Rs.1,00,000 or more on your Bank of Maharashtra *SimplySAVE* SBI Card in the previous year.

Fees and Charges:

- Annual Fee (one-time): Rs. 499 + Taxes
- Renewal Fee (per annum): Rs. 499 + Taxes from second year onwards. Renewal Fee reversed if annual spends for last year \geq Rs. 1,00,000
- Add-on Fee (per annum): Nil



Bank of Maharashtra SBI Card PRIME

Welcome Gift:

- Welcome e-Gift Voucher worth Rs,3000, from an array of travel and lifestyle brands : Yatra, Hush Puppies/Bata, Pantaloons, Aditya Birla Fashion and Shoppers Stop.
- You will receive an SMS to choose from e-Gift Voucher options within 21 days of annual fees payment. The e-Gift Voucher will be sent to your registered mobile number/e-mail ID, within 5 days of the request.
- For Bata/ Hush Puppies, Shoppers Stop and Pantaloons, you can redeem your e-Gift Voucher by showing the code at the respective brand store.
- Aditya Birla Retail vouchers can be redeemed at Louis Philippe, Van Heusen, Allen Solly, Peter England, Planet Fashion, Simon Carter brand stores.

PRIME Rewards:

- Get 10 Reward Points per **Rs.100** spent on Dining, Groceries, Departmental Stores and Movies.
- Earn 2 Reward Points per Rs.100 on all other retail spends except fuel.
- Pay your card outstanding with Reward Points. 4 Reward Points = Rs. 1
- 1% Fuel Surcharge waiver on transaction amount ranging from Rs.500-Rs.4000 across all petrol pumps. (plus Taxes as applicable). Maximum Surcharge waiver of Rs.250 per month, per statement cycle.

Milestone Benefits:

- Get Pizza Hut e-Voucher worth Rs.1,000 on achieving spends of Rs.50,000 in a calendar quarter.
- Waiver of Renewal Fee on annual spends of Rs.3 Lakhs.
- E-Gift Voucher worth Rs.7,000 from Yatra.com/Pantaloons on achieving annual spends of Rs.5 Lakhs.
- Pizza Hut e-Voucher will be sent to your registered mobile number within 30 days of achieving spends of Rs.50,000.
- For Yatra.com/Pantaloons, you will receive an SMS to choose the e-Gift Voucher option within 10 days of achieving spends of Rs.5 Lakhs.

Lounge Access:

- 4 complimentary visits per calendar year to International Priority Pass Lounges, outside India (max. 2 visits per quarter).
- 8 complimentary visits per calendar year to Domestic VISA lounges in India (max. 2 visits per quarter).
- Call at our customer helpline number: 1860 180 1290 or 39020202 (Prefix Local STD code) to receive your Priority Pass.
- For list of lounges visit partner website:
VISA(www.visa.co.in/)
RuPay(<https://www.rupay.co.in/lounges>)
- To know more about Priority Pass member lounges:
<https://www.prioritypass.com/en/airport-lounges>
- Offer is valid for Primary Cardholders only.

Birthday Benefit:

- Enjoy 20 Reward Points per **Rs.100** spent on your birthday.
- Reward points on Birthday spends (one day before, on birthday and one day after) is capped at 2000 Reward points per calendar year.

Fees and Charges:

- Annual Fee (one time): Rs. 2,999 + Taxes.
- Renewal Fee (per annum): Rs. 2,999 + Taxes from second year onwards.
- Add-on Fee (per annum): Nil

For assistance, please call SBI Card helpline at:
Dial 1860 180 1290 or 39 02 02 02 (prefix local STD code)



Bank of Maharashtra SBI Card ELITE

Welcome Gift:

- Welcome e-Gift Voucher worth Rs.5,000, from an array of travel and lifestyle brands: Yatra, Hush Puppies/Bata, Pantaloons, Aditya Birla Fashion and Shoppers Stop.
- You will receive an SMS to choose from e-Gift Voucher options within 21 days of annual fees payment. The e-Gift Voucher will be sent to your registered mobile number/e-mail ID, within 5 days of the request.
- For Pantaloons, Bata/ Hush Puppies and Shoppers Stop: you can redeem your e-Gift Voucher by showing the code at the respective brand store.
- You can redeem the code online at the time of purchase for Yatra.com and Shoppers Stop.
- Aditya Birla Retail Vouchers can be redeemed at these brand stores - Louis Philippe, Van Heusen, Allen Solly, Peter England, Planet Fashion, Simon Carter.

Complimentary Movie Tickets:

- Free Movie Tickets worth Rs. 6,000 every year.
- Transaction valid for at least 2 tickets per booking per month. Maximum Discount is Rs. 250 per ticket for 2 tickets only. Convenience Fee would be chargeable.
- This offer is valid on Primary Cards only.
- To know the Redemption process, click here: <https://in.bookmyshow.com/offers/sbi-inr-500-off-on-signature-credit-card/SBI0613>

ELITE Rewards:

- Get 5X Reward Points on Dining, Departmental Stores and Grocery Spends.
- Earn 2 Reward Points per Rs.100 on all other spends except fuel.
- Pay your card outstanding with Reward Points. 4 Reward Points = Rs.1.
- 1% Fuel Surcharge Waiver on transaction amount ranging from Rs.500-Rs.4000 across all petrol pumps. (Taxes extra as applicable). Maximum Surcharge waiver of Rs.250 per month, per statement cycle.

Milestone Privileges:

- Earn up to 50,000 Bonus Reward Points worth Rs. 12,500/Year.
- Earn 10,000 Bonus Reward Points on achieving annual spends of Rs. 3 Lakhs and 4 Lakhs.
- Earn 15,000 Bonus Reward Points on achieving annual spends of Rs. 5 Lakhs and 8 Lakhs.
- Spend based reversal of Annual Fee on spends of Rs. 10 Lakhs.

International Lounge Program:

- Complimentary membership to the Priority Pass Program worth \$99.
- 6 complimentary Airport Lounge visits per calendar year, outside India (max. 2 visits per quarter).
- Access over 1000 Airport Lounges worldwide.
- Call at our customer helpline number: 1860 180 1290 or 39020202 (Prefix Local STD code) to receive your Priority Pass.
- Usage Fee upto \$27+Applicable taxes will be charged on your Bank of Maharashtra SBI Card ELITE for visits to the Priority Pass member lounge after the complimentary visits.

- To know more about Priority Pass member lounges. Visit: <https://www.prioritypass.com/>
- Only Primary Cardholders are eligible for Priority Pass and complimentary membership will be valid for 2 years only.

Domestic Lounge Program:

- Enjoy 2 complimentary Domestic Airport Lounge visits every quarter in India.
- To avail the offer, please use your Bank of Maharashtra SBI Card ELITE at the respective lounges.
- This offer is brought to you by VISA//RuPay and is for limited period only.
- For list of lounges visit partner website:
VISA(www.visa.co.in/)
RuPay(<https://www.rupay.co.in/lounges>)

Lowest Forex Markup:

- Your Bank of Maharashtra SBI Card ELITE offers you the privilege of the lowest Foreign Currency Mark-Up charge of 1.99% on international usage.
- You are also entitled to 2 Reward Points on every Rs. 100 spent on international transactions.

Fees and Charges:

- Annual Fee (one time): Rs. 4,999 + Taxes.
- Renewal Fee (per annum): Rs. 4,999 + Taxes from second year onwards.
- Add-on Fee (per annum): Nil

For assistance, please call SBI Card helpline at:

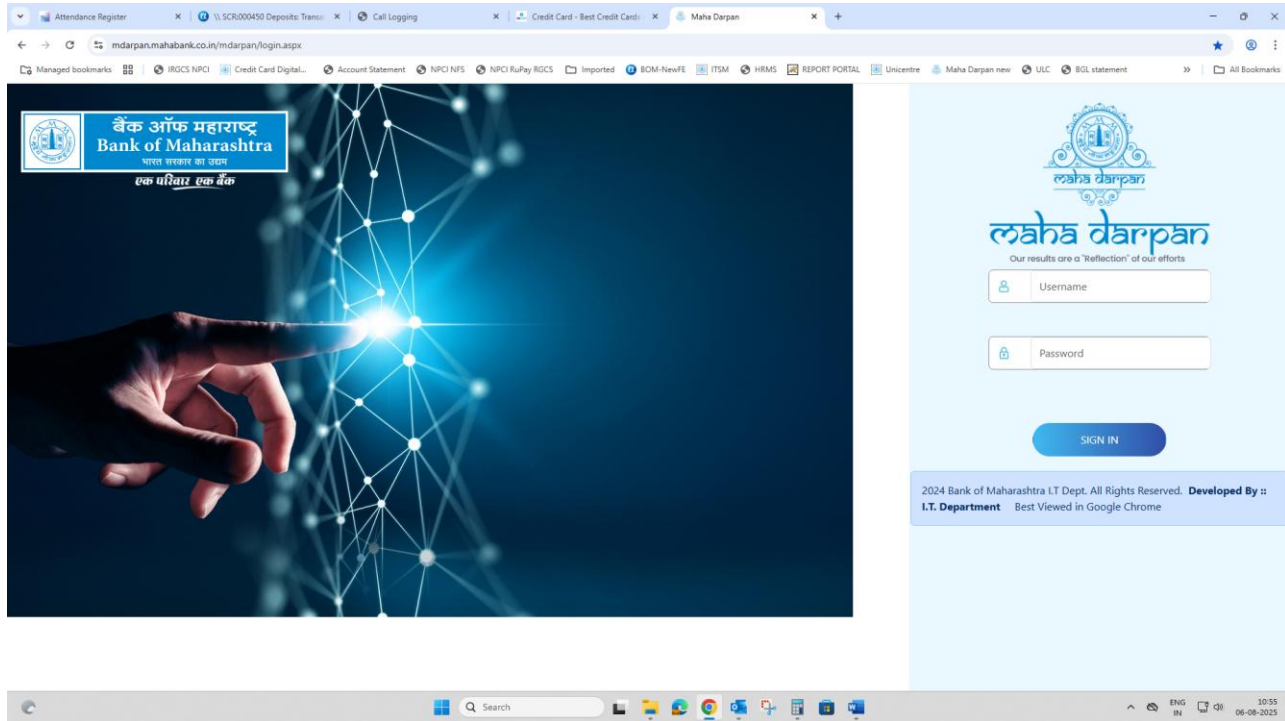
Dial 1860 180 1290 or 39 02 02 02 (prefix local STD code)



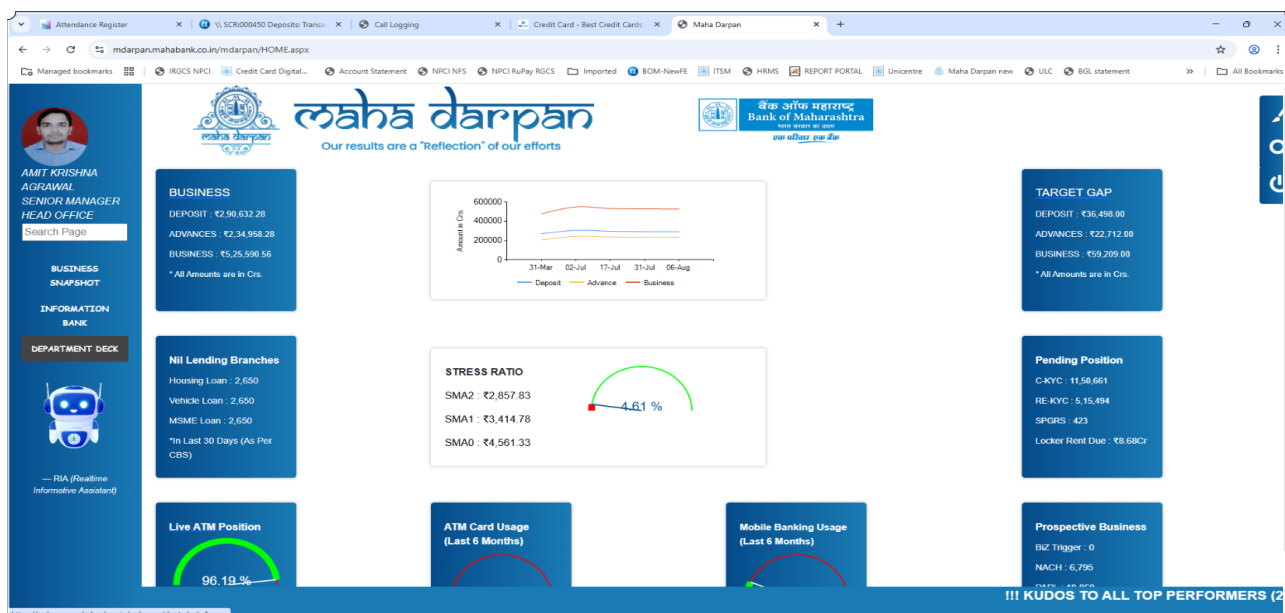
Step by Step process for co-branded inhouse portal for card sourcing to pre-qualified customers:

Step 1: Login into Mahadarpan → Department deck → Digital Banking IT → BOM SBI Co-branded credit card

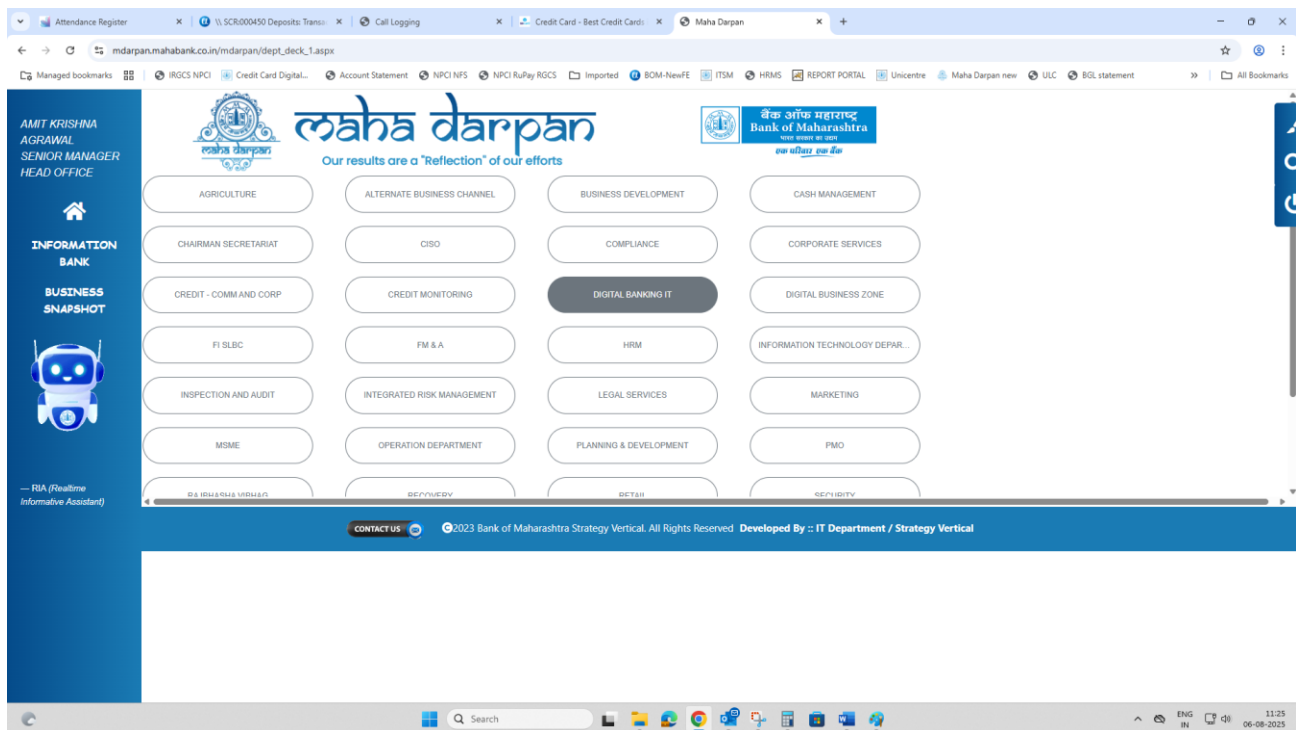
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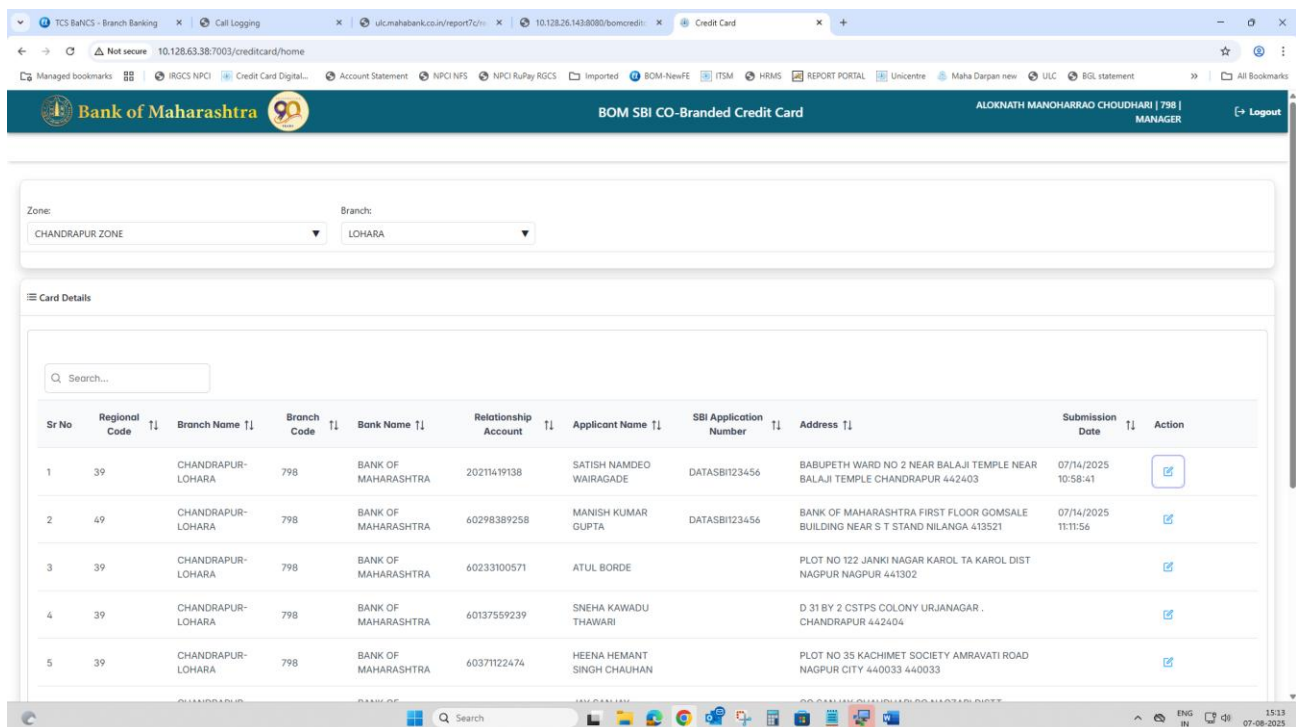
Step 2: Post login into Mahadarpan. Click on Department deck option in left hand panel.



Step 3: Click on Digital Banking IT.



Step 4: In next screen, click on BOM-SBI Cobranded Credit Card. List of prequalified customers will be displayed in portal.



Step 6: Browse for customer name and click on Action button.

Sr No	Regional Code	Branch Name	Branch Code	Bank Name	Relationship Account	Applicant Name	SBI Application Number	Address	Submission Date	Action
1	39	CHANDRAPUR-LOHARA	798	BANK OF MAHARASHTRA	20211419138	SATISH NAMDEO WAIRAGADE	DATASBI23456	BABUPETH WARD NO 2 NEAR BALAJI TEMPLE NEAR BALAJI TEMPLE CHANDRAPUR 442403	07/14/2025 10:58:41	[Edit]
2	49	CHANDRAPUR-LOHARA	798	BANK OF MAHARASHTRA	60298389258	MANISH KUMAR GUPTA	DATASBI23456	BANK OF MAHARASHTRA FIRST FLOOR GOMSALE BUILDING NEAR S T STAND NILANGA 413521	07/14/2025 11:11:56	[Edit]
3	39	CHANDRAPUR-LOHARA	798	BANK OF MAHARASHTRA	60233100571	ATUL BORDE		PLOT NO 122 JANKI NAGAR KAROL TA KAROL DIST NAGPUR NAGPUR 441302		[Edit] Add Application Details
4	39	CHANDRAPUR-LOHARA	798	BANK OF MAHARASHTRA	60137559239	SNEHA KAWADU THAWARI		D 31 BY 2 CSTPS COLONY URJANAGAR . CHANDRAPUR 442404		[Edit]
5	39	CHANDRAPUR-LOHARA	798	BANK OF MAHARASHTRA	60371122474	HEENA HEMANT SINGH CHAUHAN		PLOT NO 35 KACHIMET SOCIETY AMRAVATI ROAD NAGPUR CITY 440033 440033		[Edit]
6	39	CHANDRAPUR-LOHARA	798	BANK OF MAHARASHTRA	60488308647	JAY SANJAY CHAUDHARI		CO SANJAY CHAUDHARI PO NAGZARI DISTT WARDHA DEOLI 442101		[Edit]
7	39	CHANDRAPUR-LOHARA	798	BANK OF MAHARASHTRA	60466530010	PRATEEK KUMAR BEHERA		SECOND LANE RAMAKRUSHNA NAGAR KHODASINGHI BRAHMAPUR SADAR ODISHA 760010		[Edit]
8	39	CHANDRAPUR-LOHARA	798	BANK OF MAHARASHTRA	60328274123	AKSHAY SUDHAKAR SATKAR		PLOT NO 18 VAIDYA NAGAR DOC ROAD WARD NO 1 TUKUM BEHIND GOPAL DAIRY DIST CHANDRAPUR 442401		[Edit]
9	39	CHANDRAPUR-LOHARA	798	BANK OF MAHARASHTRA	60502096524	MUKESH RAVINDRA DONGRE		SHUBHANGI SADAN DR. AMBEDKAR WARD SINGLETOLI GONDIA GONDIA 441601		[Edit]

Step 7: After click on edit button, next screen will be as under

Sr No	Regional Code	Branch Name	Branch Code	Bank Name	Relationship Account	Applicant Name	SBI Application Number	Address	Submission Date	Action
1	39	CHANDRAPUR-LOHARA	798	BANK OF MAHARASHTRA	20211419138	SATISH NAMDEO WAIRAGADE	DATASBI23456	BABUPETH WARD NO 2 NEAR BALAJI TEMPLE NEAR BALAJI TEMPLE CHANDRAPUR 442403	07/14/2025 10:58:41	[Edit]
2	49	CHANDRAPUR-LOHARA	798	BANK OF MAHARASHTRA	60298389258	MANISH KUMAR GUPTA	DATASBI23456	BANK OF MAHARASHTRA FIRST FLOOR GOMSALE BUILDING NEAR S T STAND NILANGA 413521	07/14/2025 11:11:56	[Edit]
3	39	CHANDRAPUR-LOHARA	798	BANK OF MAHARASHTRA	60233100571	ATUL BORDE		PLOT NO 122 JANKI NAGAR KAROL TA KAROL DIST NAGPUR NAGPUR 441302		[Edit]
4	39	CHANDRAPUR-LOHARA	798	BANK OF MAHARASHTRA	60137559239	SNEHA KAWADU THAWARI		D 31 BY 2 CSTPS COLONY URJANAGAR . CHANDRAPUR 442404		[Edit]
5	39	CHANDRAPUR-LOHARA	798	BANK OF MAHARASHTRA	60371122474	HEENA HEMANT SINGH CHAUHAN		PLOT NO 35 KACHIMET SOCIETY AMRAVATI ROAD NAGPUR CITY 440033 440033		[Edit]
6	39	CHANDRAPUR-LOHARA	798	BANK OF MAHARASHTRA	60488308647	JAY SANJAY CHAUDHARI		CO SANJAY CHAUDHARI PO NAGZARI DISTT WARDHA DEOLI 442101		[Edit]
7	39	CHANDRAPUR-LOHARA	798	BANK OF MAHARASHTRA	60466530010	PRATEEK KUMAR BEHERA		SECOND LANE RAMAKRUSHNA NAGAR KHODASINGHI BRAHMAPUR SADAR ODISHA 760010		[Edit]
8	39	CHANDRAPUR-LOHARA	798	BANK OF MAHARASHTRA	60328274123	AKSHAY SUDHAKAR SATKAR		PLOT NO 18 VAIDYA NAGAR DOC ROAD WARD NO 1 TUKUM BEHIND GOPAL DAIRY DIST CHANDRAPUR 442401		[Edit]
9	39	CHANDRAPUR-LOHARA	798	BANK OF MAHARASHTRA	60502096524	MUKESH RAVINDRA DONGRE		SHUBHANGI SADAN DR. AMBEDKAR WARD SINGLETOLI GONDIA GONDIA 441601		[Edit]

Application Details

Customer Name: ATUL BORDE Branch Code: 798

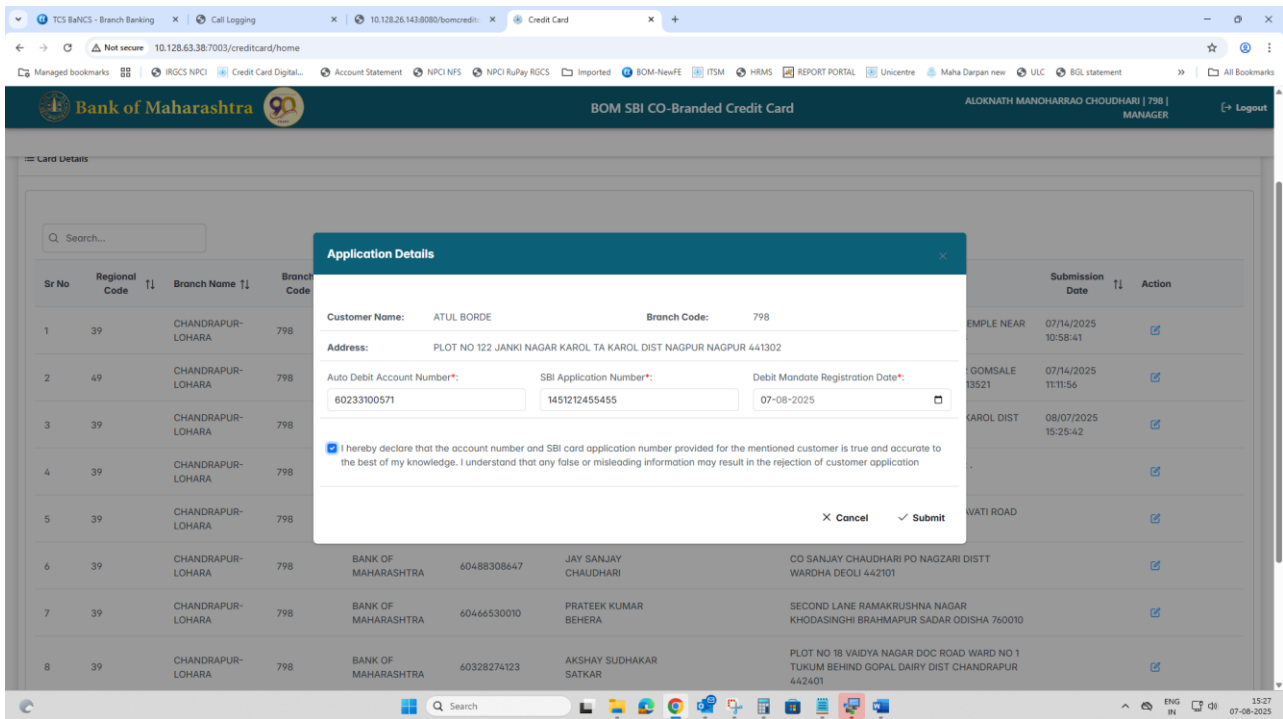
Address: PLOT NO 122 JANKI NAGAR KAROL TA KAROL DIST NAGPUR NAGPUR 441302

Auto Debit Account Number*: 60233100571 SBI Application Number*: Debit Mandate Registration Date*: dd-08-2025

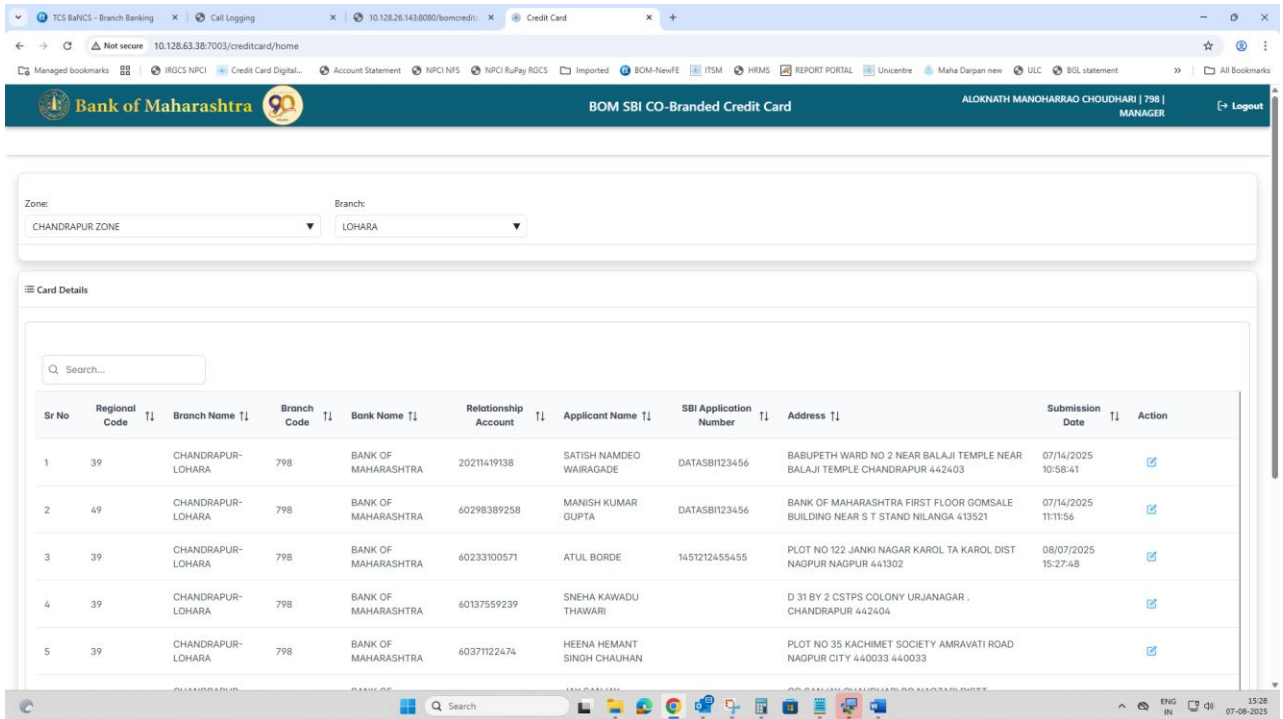
I hereby declare that the account number and SBI card application number provided for the mentioned customer is true and accurate to the best of my knowledge. I understand that any false or misleading information may result in the rejection of customer application

X Cancel ✓ Submit

Step 8: Enter SBI card application number generated by SBI card representative and debit mandate registration date. Also, verify Autodebit account number and click on submit button.



Step 9: Once submitted, the application will be sent to SBI cards for further processing.



Zonal Office View:

Zones will be able to see branch wise total eligible, pending and approved leads.

The screenshot displays the 'Zonal Office View' for the 'DELHI ZONE'. The interface includes a header for 'Bank of Maharashtra BOM SBI CO-Branded Credit Card' and a user profile for 'AMIT KRISHNA AGRAWAL | 9999 | SENIOR MANAGER'. Below the header, there are dropdown menus for 'Zone' (set to DELHI ZONE) and 'Branch' (set to DELHI REGION). The main content area is titled 'Card Details' and contains a table with the following data:

Sr No	Branch Code	Branch Name	Total Leads	Pending Leads	Approved Leads
1	1051	KAKKERI	1		
2	1160	U.P.S.C. DELHI	6		
3	118	PUNE-AUNDH	1		
4	1188	DELHI-JANAKPURI	6		
5	1238	ROHINI BRANCH DELHI	11		
6	1239	PASCHIM VIHAR BRANCH DELHI	5		
7	1244	DWARKA BRANCH DELHI	9		
8	1247	BAPROLA BRANCH	7		
9	1250	PUSHPANJALI ENCLAVE BR. DELHI	6		
10	1257	MAYUR VIHAR BRANCH DELHI	7		

Head Office View:

Head office will be able to see Zone wise total eligible, pending and approved leads.

The screenshot displays the 'Head Office View' for the 'CENTRAL OFFICE'. The interface includes the same header as the Zonal Office View. Below the header, there are dropdown menus for 'Zone' (set to CENTRAL OFFICE) and 'Branch' (set to CENTRAL OFFICE PUNE). The main content area is titled 'Card Details' and contains a table with the following data:

Sr.No	Regional Code	Regional Name	Total Leads	Pending Leads	Approved Leads
1	33	AHILYANAGAR ZONE	293		
2	11	AHMEDABAD ZONE	310		
3	45	AKOLA ZONE	268		
4	43	AMRAVATI ZONE	375		
5	53	BANGALORE ZONE	243		
6	5	BHOPAL ZONE	254		
7	57	BHUBANESWAR ZONE	233		
8	5591	CFB IFB ZONE	53		
9	4	CHANDIGARH ZONE	224		
10	39	CHANDRAPUR ZONE	377		