

**State Bank of India**

**New York**

**460, Park Avenue, New York, NY 10022**

**INTERNET BANKING**

**STEP BY STEP GUIDE TO  
REMITTANCE**

## **Purpose of the document:**

To guide you through the process of sending remittances using your account in State Bank of India, New York through Internet Banking.

- ✓ What is Remittance?
  - Remittance in Internet Banking enables you to transfer funds from your account in State Bank of India, New York (SBINYB) to any Bank or Bank's Branch in India.
- ✓ In what currency I can remit funds?
  - You can remit the funds in currency USD (US Dollar) or INR (Indian Rupee) in your account in India
- ✓ Can I remit funds in any other country other than India?
  - Internet Banking allows remittance only to India. If you want to send remittance to other country than India, please contact our remittance department separately.
- ✓ What are charges levied on remittance?
  - SBI New York branch does not levy fees for Indian Rupee Remittances. However, if the beneficiary account is maintained in a bank other than SBI, NEFT/RTGS charges shall be applicable in India. In other words, if remittance is sent in a beneficiary account shall be credited after adjusting applicable NEFT/RTGS charges (this charges is levied in India). You will be charged \$25.00 for each instance for sending remittance, if the currency is USD and the purpose of remittance is any of the following:
    - Family Maintenance,
    - Gift, Personal Expenses,
    - Purchase of Property,
    - Savings or investment or
    - other.However, you will not be charged for the USD remittance if the purpose is investment is FCNR.
- ✓ Who is beneficiary?
  - Beneficiary is the account holder in India, to whom the remittance is being sent.
- ✓ What is cut-off for this?

- Single remittances are processed on real time. There is no means to cancel it once it is submitted. It can be sent any time except the downtime of the system.
  
- ✓ How I can send remittance?
  - There are two steps involved for sending a remittance.
    - a. Create Beneficiary
    - b. Create remittance
  
- ✓ How can I create a beneficiary?
  - To create a beneficiary, you should know the details of beneficiary such as name, address, Type of account, account number / customer ID, Account currency, and the bank details (IFSC Code) and do the following:
    1. Login in to the Internet Banking portal using your credentials
    2. Click on “Remittance” >Recipient>Create Recipient



**State Bank of India**  
US Operations



**Net Banking Login**  
New York ▾  
Learn More about Online Services

**Retail Banking** ▾

Welcome to State Bank of India,  
New York Branch Online Banking

**What Netbanking offers**

- ✓ Open Checking, Money Market and CD Accounts
- ✓ Request cheque book
- ✓ Bill Payment
- ✓ Free Rupee Remittance to India

**How Secure and safe is Online SBI**

Now Online SBI is secured with Extended validation-SSL Certificate

Read More



**State Bank of India**  
**New York**

[Contact Us](#)

**Secure Login:**

\* Required Fields

Login ID\*:

[Where's My Password?](#)

### Sign on Policy

State Bank of India never sends email to obtain customer information. Please report immediately if you receive any e-mail purported to be originated by State Bank of India to provide your Username or Password or any other personal information. This may be a phishing mail.

**Please ensure the following before logging in**

URL address on the address bar of your internet browser begins with "https"; the letter's 's' at the end of "https" means 'secured'. Look for the padlock symbol either in the address bar or the status bar (mostly in the address bar) but not within the web page display area. Verify the security certificate by clicking on the padlock. The address bar has turned to green indicating that the site is secured with an SSL Certificate that meets the Extended Validation Standard. (Available in IE 6.0,7.0 and 8.0, Mozilla Firefox 3.0,and Safari 3.0).Do not enter login or other sensitive information in any pop up window.

## Confirm Authentication Credentials and Enter Password

Confirm that your Image and Phrase are correct prior to entering your password.

\* Required Fields

Please verify that your image and phrase are correct, then enter your password and click Access Accounts to complete logging into online banking. If either your image or phrase are incorrect, do not enter your password. Please contact your branch on email [mgrinb.nyb@statebank.com](mailto:mgrinb.nyb@statebank.com).

Your Image : 

Your Phrase : SARVESH

Enter Password \*:

[Forgot password](#)

Cancel

Access Accounts



**State Bank of India  
New York**

[Contact Us](#) [Home](#) [Logout](#)

Home | Accounts | Payments | **Remittance** | Transfers | Services

Remittance Center | View Remittance Exchange Rates | **Create Remittance** | Recipients | Banks

Today's Date: Sunday, April 21, 2013  
Last Login: Wednesday, April 17, 2013 6:07:36 PM EDT

### Remittance Center

Use this screen as a centralized remittance center that allows a user to view and manage all remittance types from a single screen. [Printable View](#)

**Remittance Selection**

Type:       Select Date Range:

Status:       From:  To:

Remittance between 04/14/2013 And 04/28/2013

Effective Date	Remittance Description	Debit Account	Type	Status	Transaction Reference ID	Amount (USD)	Amount (INR)
No Remittance transactions found							

Top of Page

Home | Accounts | Payments | Remittance | Transfers | Services

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3. Complete all the required details of the beneficiary you want to create.

The screenshot shows the 'Create Recipient' form on the State Bank of India New York website. The form is titled 'Create Recipient' and includes a sub-header 'Use this screen to create a new recipient.' The form is divided into two main sections. The top section, 'Recipient Information', contains fields for Recipient Name (First, Middle, Last), Recipient ID, Recipient Relationship, Street Address, City, Country, State/Region, Postal Code, Phone Number, Email Address, Account Type, and Account Number/Customer ID. The bottom section contains Recipient ID, Recipient Relationship, Other, City, Country, State/Region, Postal Code, Email Address, Account Type, Account Number/Currency, Account Name, Bank selection (Bank Name, Bank ID Type, or Standard Bank List), and IFSC/SWIFT Code. A 'Preview' button is located at the bottom right of the form.

? What is Recipient ID?

- It is a free field to be defined by you. It is an ID to identify the recipient you are creating.

? What is street address?

- You have to provide street address of the beneficiary.

? What is account type?

- It is the type of account maintained by the beneficiary in India.

? What is Account Currency and what I have to choose here?

- You should choose the currency of account you mentioned in the account number/ Customer ID field above. If the account currency is INR, the remitted fund shall be deposited in the account in INR after getting it converted into INR at our end. However, if account currency is chosen as USD, the fund shall be remitted in India in currency USD. Please note that if the account currency is USD and it is not an FCNR account; you will be charged \$25.00 by SBINYYB. If you have defined account currency as USD wrongly, the conversion of fund from USD to INR shall be done in India on the rate prevailing in India on the date of fund reaching in India.

? What is Bank? How can choose my bank easily?

- It is exhaustive database of Bank and Branches in India. You can choose your Bank by clicking on Standard Bank List and choosing your bank. Alternatively, you can give IFSC/ SWIFT Code of your Bank in the IFSC/SWIFT Code field and choose relevant Bank ID Type from the dropdown.

? When should I choose IFSC code and when SWIFT Code?

- If you are creating a beneficiary who maintains account in India in currency INR, please choose IFSC Code. If the beneficiary maintains account in India in currency USD or you want to open a FCNR account in India, choose SWIFT Code. Please note that USD to USD remittance can sent to India only in the SWIFT enable branches of State Bank of India.

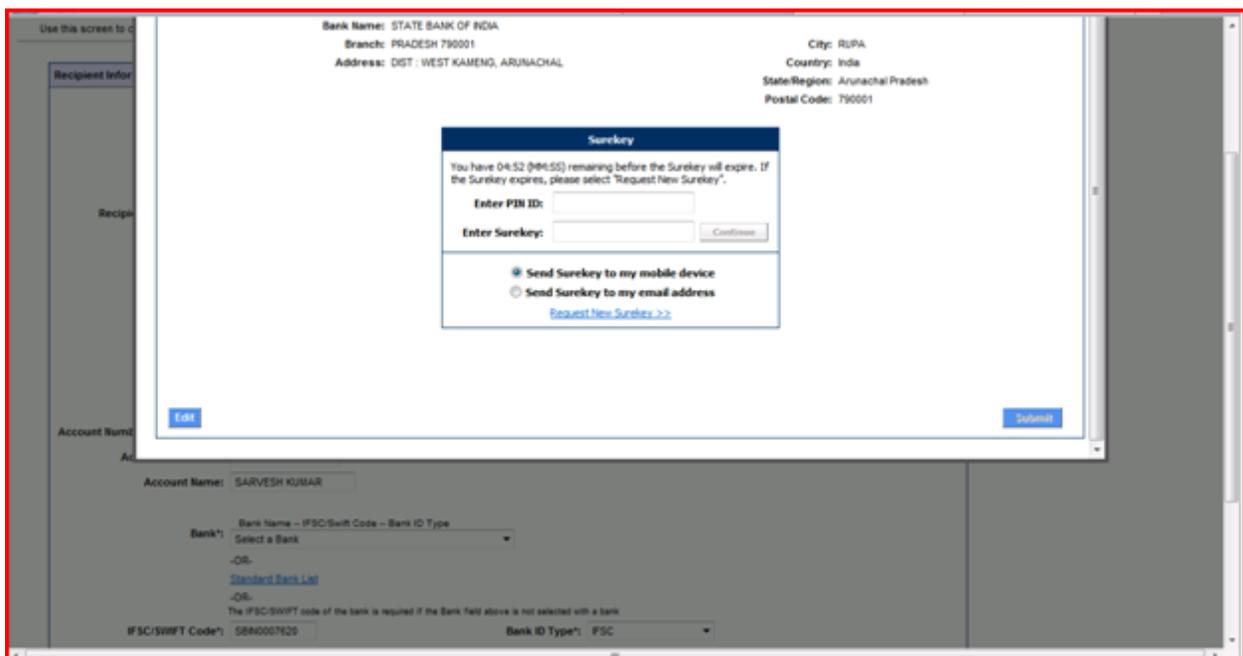
? Can I send USD remittance to any bank other than State Bank of India?

- No, remittance in USD can be created only in SBI Branches in India. Please note, for remittance in USD for purpose other than FCNR, you will be charged \$25.00 by SBI New York.

Step 4. After completing all information in the above page, click on Preview



Step 5: You can send sure key to your mobile device or Send Sure key to email device by clicking on “Request Sure Key”.

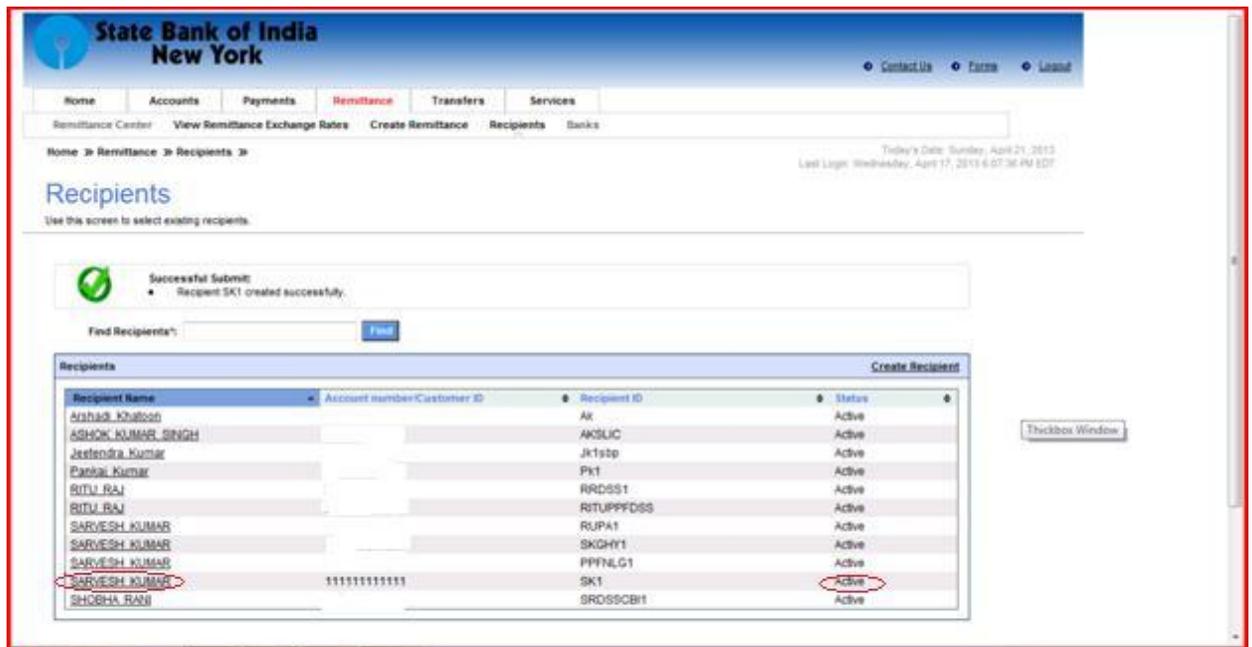


Step 5: Enter your PIN ID and Sure Key send to your device. Remember, the Submit button shall be enabled only after you give PIN ID and Sure Key.

Step 6: Now click on ‘Submit’. The following screen shall be popped up.



Step 7: Again click on ‘Submit’. The recipient got added now. Please make sure that the status is “Active”. If the recipient is active, you can use the recipient to remit fund immediately. However, if the status is “Pending Authorization” you have to wait till the Bank process it. This beneficiary can be used to remit fund once the status is changed to Active.



- ✓ How can I modify information from the beneficiary which is already active?
  - You can modify certain information by clicking on “Manage Recipient”. Change the information viz.Address, Account Number, Account Type, Bank etc. and click on Preview.(If you want to delete the recipient, you can delete it by simply clicking on Delete and confirming it again.

The screenshot shows the State Bank of India New York website interface. The top navigation bar includes 'Home', 'Accounts', 'Payments', 'Remittance', 'Transfers', and 'Services'. The 'Remittance' section is active, with sub-links for 'Remittance Center', 'View Remittance Exchange Rates', 'Create Remittance', 'Recipients', and 'Banks'. The breadcrumb trail is 'Home > Remittance > Recipients >'. The page title is 'Recipients' with the subtitle 'Use this screen to select existing recipients.' A green checkmark icon and a message box state 'Successful Submit: Recipient SK1 created successfully.' Below this is a search bar labeled 'Find Recipients:' with a 'Find' button. The main content is a table titled 'Recipients' with columns for 'Recipient Name', 'Account number/Customer ID', 'Recipient ID', and 'Status'. The table lists several recipients, with the row for 'SARVESH KUMAR' (SK1) circled in red. A 'Create Recipient' button is located at the top right of the table.

Recipient Name	Account number/Customer ID	Recipient ID	Status
Arshad Khatoon		AK	Active
ASHOK KUMAR SINGH		AKSUC	Active
Jasendra Kumar		JK1stp	Active
Pankaj Kumar		PK1	Active
RITU RAJ		RRDSS1	Active
RITU RAJ		RITUPFFDSS	Active
SARVESH KUMAR		RUPA1	Active
SARVESH KUMAR		SKGHY1	Active
SARVESH KUMAR		PPFNLG1	Active
SARVESH KUMAR	111111111111	SK1	Active
SHOBHA RANI		SRDSSCB1	Active



## Edit Recipient

Use this screen to update information about an existing recipient.



**Warning:**

- The Scheduled remittance details associated with the selected recipient for edit deleted will not be changed.

### Recipient Information

\* Required Fields

Recipient Name: SARVESH KUMAR  
Recipient ID: SK1  
Recipient Relationship: Self/Spouse

Street Address\*: NANPUR

City\*: SITABARI

Country: India

State/Region: Bihar

Postal Code: 843333

Email Address:

[Edit Recipient](#)

Phone Number:

Account Type\*: Saving

Recipient Relationship: Self/Spouse

Street Address: NANPUR  
 City: SITABARHI  
 Country: India  
 State/Region: Bihar  
 Postal Code: 843333  
 Phone Number:  
 Email Address:

Account Type: Saving  
 Account Number/Customer ID: 11111111111  
 Account Currency: INR  
 Account Name: SARVESH KUMAR

Please enter Customer Id, if the account type selected is Term Deposit else enter Account Number  
 If USD is selected as Account Currency, Please select Swift enabled SBI branch

Bank: Select a Bank  
 -OR-  
[Standard Bank List](#)  
 -OR-  
 The IFSC/SWFT code of the bank is required if the Bank field above is not selected with a bank

IFSC/SWIFT Code: SBIN007620  
 Bank ID Type: FSC

Cancel Delete Preview

[Top of Page](#)

Home | Accounts | Payments | Remittance | Transfers | Services

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MEMBER

Stat

Home  
 Remittance Card  
 Home > Remittance  
 Edit Remittance  
 Use this screen to edit remittance details.  
 Recipient Information  
 Recipient Information

Recipient Name: SARVESH KUMAR  
 Recipient ID: SK1  
 Recipient Relationship: Self/Spouse  
 Address: NANPUR  
 City: SITABARHI  
 Country: India  
 State/Region: Bihar  
 Postal Code: 843333  
 Email Address:

Phone Number:  
 Account Type: Saving  
 Account Number/Customer ID: 2222222222  
 Account Currency: Indian Rupee  
 Account Name: SARVESH KUMAR  
 Bank ID: SBIN007620  
 Bank ID Type: FSC  
 Bank Name: STATE BANK OF INDIA  
 Branch: PRADESH 790001  
 Address: DIST : WEST KAMENG, ARUNACHAL

City: RUPA  
 Country: India  
 State/Region: Arunachal Pradesh  
 Postal Code: 790001

**Surekey**

Send Surekey to my mobile device  
 Send Surekey to my email address

Request Surekey

Note: Selecting this button will generate the Surekey and allow you to proceed. Please allow two minutes to receive the Surekey.

Address: DIST : WEST KAMENG, ARUNACHAL Country: India  
State/Region: Arunachal Pradesh  
Postal Code: 790001

**Surekey**

You have 04:13 (04:55) remaining before the Surekey will expire. If the Surekey expires, please select "Request New Surekey".

Enter PIN ID:

Enter Surekey:

Send Surekey to my mobile device  
 Send Surekey to my email address  
[Request New Surekey >>](#)

Account Name: SARVESH KUMAR

Bank\*:  Select a Bank

[Standard Bank List](#)

IFSC/SWIFT Code\*: SB80007620 Bank ID Type\*: FSC

Address: DIST : WEST KAMENG, ARUNACHAL Country: India  
State/Region: Arunachal Pradesh  
Postal Code: 790001

**Surekey**

You must now select Submit to complete this action.

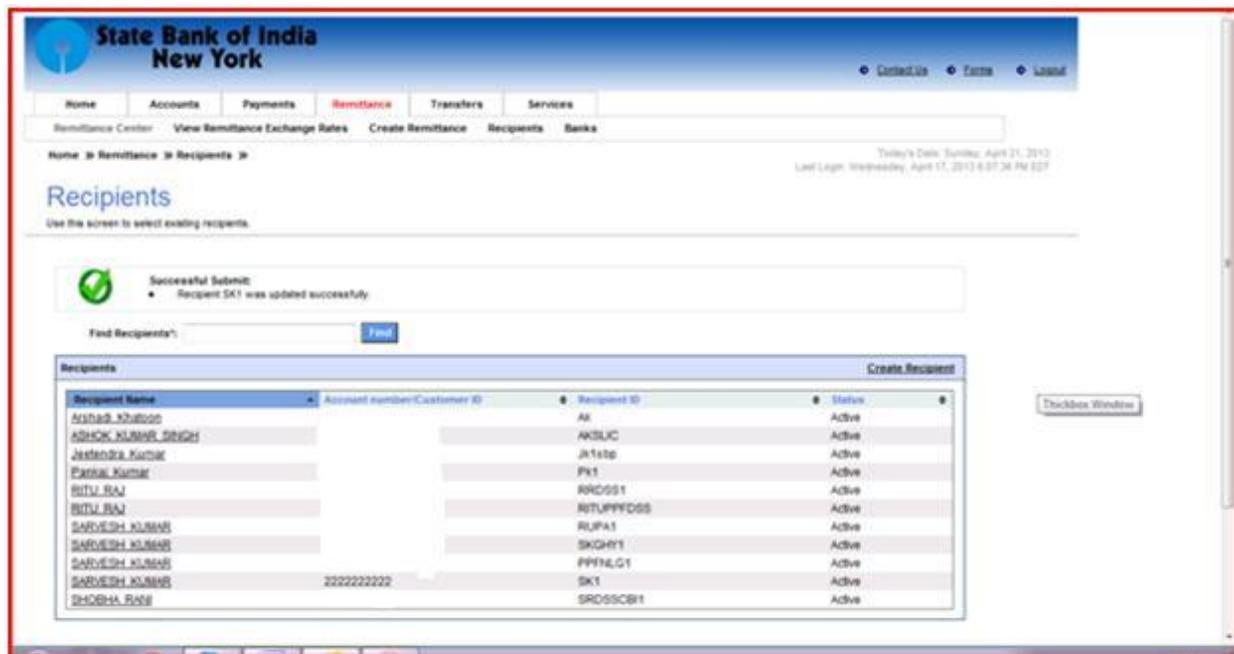
Account Name: SARVESH KUMAR

Bank\*:  Select a Bank

[Standard Bank List](#)

IFSC/SWIFT Code\*: SB80007620 Bank ID Type\*: FSC

[https://usa.onlinesbi.com/10453/retail/SureKeyValidator?OWASP\\_CSRFTOKEN=4XVZ-8GE-T-...](https://usa.onlinesbi.com/10453/retail/SureKeyValidator?OWASP_CSRFTOKEN=4XVZ-8GE-T-...)



- ✓ I already have added one Recipient. How can I create a remittance?
  - Please do the following for sending a remittance:
    - Step1: Login into your login ID and click on “Remittance”
    - Choose Debit Account by clicking on the dropdown
    - Write description in the “Description” field. This is a free field.
    - Give amount to be remitted in the field “Amount”
    - Select a currency from the dropdown.
    - Chose appropriate “Source of fund” from the dropdown
    - Choose appropriate “Purpose” from the dropdown.
    - To add beneficiary click on “Choose from Recipient List”. All beneficiaries already created and in active status shall be populated in the list. Choose the beneficiary to whom you want to remit the funds.

**State Bank of India New York**

Home Accounts Payments **Remittance** Transfers Services

Remittance Center View Remittance Exchange Rates **Create Remittance** Recipients Banks

Home » Remittance » Create Remittance »

Today's Date: Sunday, April 21, 2013  
Last Login: Wednesday, April 17, 2013 8:07:36 PM EDT

## Create a Single Remittance

Use this screen to Create a Single Remittance.

**Remittance Information** View Exchange Rates

Type: Single Remittance \* Required Fields

Account Name - Account Number - Current Balance

**Debit Account:** Select An Account  **Description:**

Amount:  Select a Currency:

**Source of Funds:** Select Source of Funds

**Purpose:** Select Purpose

Effective Date: 04/21/2013

Others:

Others:

Note: To create a New Recipient, Please click on Create New Recipient hyper link below.

IFSC Code/SWIFT code	Bank Name	Branch	Account Number

[Create New Recipient](#) [Choose from Recipient List](#)

Step 2: Now click on “Preview”. Verify the data in this screen. Please note, this is the last chance you can amend the details before creating remittance.

**State Bank of India New York**

Home Accounts Payments Remittance Transfers Services

Remittance Center View Remittance Exchange Rates **Create Remittance** Recipients Banks

Home » Remittance » Create Remittance »

Today's Date: Sunday, April 21, 2013  
Last Login: Wednesday, April 17, 2013 8:07:36 PM EDT

## Create a Single Remittance

Use this screen to Create a Single Remittance.

**Remittance Information**

Type: Single Remittance

Debit Account: CHECKING AC -PER-US -\*\*\*\*\*0000

Remittance Amount: \$100.00

Converted Amount: \$356.00 INR

Total Debit Amount: \$100.00

Description: TEST REMITTANCE

Source of Funds: Current Income

Purpose: Family Maintenance

Exchange Rate: 53.58

Effective Date: 04/21/2013

**Recipients**

Recipient Name: RANI SHOBHA

Recipient ID: SR05SC01

Street Address: DALSNOSARA

City: SARASTPUR

Country: India

State / Region: Bihar

Postal Code: 848114

Phone Number: 9334812639

Email Address: VEERZARA.RTU@ORAE.COM

Account Number / Customer ID: \_\_\_\_\_

Account Currency: Indian Rupee

Bank Name: CENTRAL BANK OF INDIA

Address: DALSNOSARA

City: SARASTPUR

Account Name: SHOBHA RANI

IFSC Code/SWIFT code: CBIN021407

Branch: GRAN MARKET DALSNOSARA

Country: India

[Submit](#) [Submit](#)

Note: To create a New Recipient, Please click on Create New Recipient hyper link below.

[Create New Recipient](#) [Choose from Recipient List](#)

Step 3: Click on “Submit”. The following screen shall be displayed on successful submit.

**State Bank of India New York**

Home Accounts Payments **Remittance** Transfers Services

Remittance Center View Remittance Exchange Rates **Create Remittance** Recipients Banks

Home » Remittance » Remittance Center » Today's Date: Monday, April 22, 2013  
Last Login: Monday, April 22, 2013

## Remittance Center

Use this screen as a centralized remittance center that allows a user to view and manage all remittance types from a single screen.

**Successful Submit:**

- Remittance with Reference Id - 51507 from Account - SARVESH-NOW ACCOUNT-\*\*\*\*\*0001 scheduled for 04/22/2013 for 100.00 USD has been created successfully.

**Remittance Selection**

Type: Select Remittance Type      Select Date Range:

Status: Select Status      From: 04/15/2013      To: 04/29/2013      [Search](#)

Remittance between 04/15/2013 And 04/29/2013

Effective Date	Remittance Description	Debit Account	Type	Status	Transaction Reference ID	Amount (USD)	Amount (INR)
04/22/2013	<a href="#">riru</a>	SARVESH-NOW ACCOUNT-*****0001	Single Remittance	In Process	51507	100.00	5374.00

[Top of](#)

Home | Accounts | Payments | Remittance | Transfers | Services