

**SCHEDULE OF SERVICE CHARGES
OVERDRAFT ACCOUNTS**

	Securities Backed Lending	Cash Backed Lending
Wealth management Overdrafts		
Minimum Average Balance	Rs.50000/- DR per calendar quarter	(50% OF Sanction Limit) DR per month
Charges for non maintenance thereof	Rs.900 per quarter	Rs.75 per transaction for that particular month
Issue of Duplicate Statement	Statement upto 3 mths old - Rs.100, Statement more than 3 mths old - Rs.150	Statement upto 3 mths old - Rs.100, Statement more than 3 mths old - Rs.150
Issue of loose cheque leaves	NA	NA
Issue of duplicate pass book	NA	NA
Mode of calculation of minimum balance	Average daily debit balance for the Quarter	Average daily debit balance for the Month
Remittance Facilities through own bank		
DD- Issue	Rs.75 per request	Free
DD-Cancellation	Correspondent bank charges	Rs.250
DD-Duplicate	Correspondent bank charges	Rs.250
DD-Revalidation	Correspondent bank charges	Rs.250
PO - Issue	Rs.75 per request	Rs.75 per request
PO-cancellation	Correspondent bank charges	Rs.250
PO-Duplicate	Correspondent bank charges	Rs.250
PO-Revalidation	Correspondent bank charges	Rs.250
Collection of Cheques	Free	Free
Remittance Facilities through other bank		
DD- Issue	0.10% (Min fee Rs.250)	0.10% (Min fee Rs.250)
DD-Cancellation	Correspondent bank charges	Rs.250
DD-Duplicate	Correspondent bank charges	Rs.250
DD-Revalidation	Correspondent bank charges	Rs.250
PO - Issue	Rs.75 per request	Free
PO-cancellation	Correspondent bank charges	Rs.250
PO-Duplicate	Correspondent bank charges	Rs.250
PO-Revalidation	Correspondent bank charges	Rs.250
RTGS-Outward	0.25% (Min Rs.250/-,Max -Rs.1000/-)	0.25% (Min Rs.250/-,Max -Rs.1000/-)
RTGS-Inward	Rs.100	Rs.100
Collection of Cheques	Free	Free
Foreign Exchange Transactions		
Remittance Outward	Remittances upto USD 50,000 - Rs.500, Remittances above USD 50,000 - Rs.1,000	Remittances upto USD 50,000 - Rs.500, Remittances above USD 50,000 - Rs.1,000
Remittance Inward	Rs.250	Rs.250
TCs - Selling	1% (Min fee Rs.100)	1% (Min fee Rs.100)
TCs - Encashing	Rs.100	Rs.100
TCs - Foreign Currency	N.A	N.A
Cheque Collection		
Local	-	-
Outstation through own bank	Free	Free
Outstation through another bank	SCB locations - Rs.50, other specific locations - 0.30% (Min Rs.150)	SCB locations - Rs.50, other specific locations - 0.30% (Min Rs.150)
Bouncing of cheques- Local	Rs.100 per instance (for cheque deposited in the account), Rs.250 per instance (for cheque issued in account)	Rs.250 per instance (for cheque issued in account)
Bouncing of cheques- outstation- through own bank	Rs.100 per instance (for cheque deposited in the account), Rs.250 per instance (for cheque issued in account)	Rs.250 per instance (for cheque issued in account)
Bouncing of cheques- outstation- through another bank	Rs.100 per instance (for cheque deposited in the account), Rs.250 per instance (for cheque issued in account)	Rs.250 per instance (for cheque issued in account)
Retail Loan		
Loan Processing Charges	Sanction Limit(SL) < 5 Lac = Rs.2500, SL 5 - Rs.10 Lac = Rs.3500, SL Rs.10 - Rs.20 Lac = 0.25% of SL, SL > Rs.20 Lac = 0.30% of SL	NIL
Cards		
ATM		
Membership fee	N.A	N.A
Annual Fee	Free	Rs.100
Renewal Charges	N.A	N.A
Late Payment Charges	N.A	N.A
Interest Charges	NA	NA

	Securities Backed Lending	Cash Backed Lending
Replacement charges	Replacement of Pin - Rs.50, Lost Card Re-issuance - Rs.100	Replacement of Pin - Rs.50, Lost Card Re-issuance - Rs.100
Transaction Charge for Partner banks	Rs.100 within India and Rs.150 outside India	Rs.100 within India and Rs.150 outside India
Transaction Charge for Non-Partner banks	NA	NA
Debit Card		
Membership fee		
Annual Fee	Rs.200 per annum	Rs.200 per annum
Renewal Charges	NIL	NIL
Late Payment Charges	NIL	NIL
Replacement charges	Replacement of Pin - Rs.50, Lost Card Re-issuance - Rs.200	Replacement of Pin - Rs.50, Lost Card Re-issuance - Rs.200
Cash withdrawal	Rs.50 for withdrawal from Other Bank ATM	Rs.50 for withdrawal from Other Bank ATM
MISCELLANEOUS		
Balance enquiry	Rs.20	Rs.20
Balance Certificate	Certificate upto one year old - Free, Certificate more than one year old - Rs.250	Certificate upto one year old - Free, Certificate more than one year old - Rs.250
Interest Certificate	Certificate upto one year old - Free, Certificate more than one year old - Rs.250	Certificate upto one year old - Free, Certificate more than one year old - Rs.250
Account closure	NIL	NIL
Use of Fax/Telephone/Modem	NA	NA
Photo attestation	NA	NA
Signature attestation	Free	Free
Stop Payment Charges	Single Cheque - Free, Range of cheques - Rs.200	Single Cheque - Free, Range of cheques - Rs.200
Inoperative account	NIL	NIL

Service Tax is at 12.24 % on Service Charges.

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