



**STATE BANK OF INDIA
MUSCAT
Schedule of Charges**

REMITTANCES

Outward Remittance	
Pay order (Cashier's Cheque)	RO 1.000
INR/USD/AED Demand Draft	RO 1.000
Electronic Funds Transfer-INR	RO 1.000 per remittance
Remittances other than INR Excluding charges of correspondent Bank /at receiving end.	RO 5.000 per remittance

Local Remittances:

To account with local Banks: RTGS / ACH	RO 1.000
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Inward Remittance:

USD, GBP, EUR	RO 5.000
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COLLECTIONS

Local	RO 0.250
USD, GBP, EURO	RO 0.500 plus actual postage / courier expenses

CANCELLATION

Pay Order	RO 0.500
INR-DD (at Banks buying rate)	RO 1.000 + Actual Charges levied by SBI, ISB Mumbai Branch
Electronic Funds Transfer	NIL

(5 % VAT additional in all charges)

OTHER SERVICES

Facilitation of opening of a/c with SBI in India incl. DD Commission	RO 3.000
Actual out of pocket expenses as applicable	

DEPOSIT PRODUCTS

(a) SAVINGS ACCOUNT

Type of Account	Minimum Balance to be Maintained
Normal SB Accounts	RO 100.00
Minimum balance **	Penalty RO 0.500 p.m. if balance falls below Minimum Balance except Salary Protection Scheme Accounts.
Salary Protection Scheme	No Minimum Balance However RO 2.00 is charged p.a. for Salary Protection Scheme

(b) CURRENT ACCOUNT

Minimum balance **	RO 200 (penalty of RO 0.500 per month if balance falls below RO 200/-)
Cheque Book Charges	25 Leaves RO 2.000 50 Leaves RO 3.000
Issuance of Certificates No liability, balance confirmation etc.	RO 2.000 per certificate.

(c) BALANCE CONFIRMATION / NO DUES CERTIFICATE:

BALANCE CONFIRMATION / NO DUES CERTIFICATE: RO 2 per certificate
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(5 % VAT additional in all charges)

ACCOUNT CLOSURE

If account operated for more than 1 Year	NO CHARGES
If account operated for less than one year	RO. 3.000

Duplicate Statements:

Up to 6 months old:	RO 1.000
6-12 months old :	RO 3.000
Beyond 1 year :	RO 5.000

Pre mature closure of deposit a/cs:

No deduction of Principal amount

Interest will be paid 0.5 % less than applicable interest for the period run.

STANDING INSTRUCTIONS

Within the Bank	Free
Inter-Bank in Oman	Free

CHEQUE RETURNS CHARGES

Returned for want of funds	RO 15.000
Stop Payment (per instruction) single or bunch of serially numbered cheques	RO 5.000
Stop payment cancellation charges	RO 5.000

Photocopy of the Paid Cheque:

If cheque is with in one year	RO 2.000
If the cheque is more than one year	RO 3.000

Issuance of Supplementary / Duplicate ATM card :

Issuance of Supplementary / Duplicate ATM card :	RO 2.000
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(5 % VAT additional in all charges)