



**STATE BANK OF INDIA**  
**MUSCAT**  
**PERSONAL BANKING**  
**Schedule of Service Charges**  
(All charges in OMR)

**REMITTANCES**

<b>Outward Remittance</b>	
Pay order (Cashier's Cheque)	1.000
INR/USD/AED Demand Draft	1.000
Electronic Funds Transfer-INR	FREE for account holders 2.000 for non-account holders
Remittances other than INR Excluding charges of correspondent Bank /at receiving end.	5.000 per remittance

**Local Remittances:**

To account with local Banks: RTGS / ACH RO 1.000

<b>Inward Remittance</b>	
USD, GBP, EUR	5.000

**COLLECTIONS**

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

**CANCELLATION**

Pay Order	0.500
INR-DD (at Banks buying rate)	1.000
Electronic Funds Transfer	NIL

## **OTHER SERVICES**

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

## **DEPOSIT PRODUCTS**

### **(a) SAVINGS ACCOUNT**

Minimum balance **	RO. 100 (Penalty RO.0.500 per month if balance falls below RO 100/- )
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### **(b) CURRENT ACCOUNT**

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

\*\* No such charges if account is maintained for receiving pension and other social support allowance granted by Government of Oman to pensioners / disabled persons. No charges shall be levied resulting in balance becoming debit.

### **(c) BALANCE CONFIRMATION / NO DUES CERTIFICATE:**

**RO 2 per certificate**

## **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	15.000
Stop Payment (per instruction) single or bunch of serially numbered cheques	5.000
Stop payment cancellation charges	RO 5.000

**SPECIAL CLEARING (only for cheques above RO 5000): FREE**

**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

**Dormant Accounts:**

- i) NIL charges if the account has the minimum prescribed balance**
- ii) If balance less than minimum prescribed balance:  
RO 1.000 per half year/ RO 2.000 per year**

**Issuance of Supplementary / Duplicate ATM card : RO 2.000**