

# SCHEDULE OF SERVICE CHARGES

Effective 1st May 2008

| Smart Credit |

## Phone Banking Numbers

Bangalore, Chennai, Kolkata, Mumbai,  
New Delhi : 3940 4444 / 6601 4444.

Gurgaon, Noida : 011 - 3940 4444 /  
011 - 6601 4444

**GENERAL CHARGES**

- **Account Statements**  
Monthly Statements
- **Cheque Book**  
Multicity Cheque Book
- **ATM Usage (per transaction)**  
SCB ATMs within India  
Other VISA ATMs within India
- Balance enquiry  
Outside India Cash withdrawal

**REMITTANCES FACILITIES**● **THROUGH OWN BANK**

- PO- Issue
- PO-Cancellation
- PO-Duplicate
- PO-Revalidation
- DD-Issue

- DD-Cancellation
- DD-Duplicate
- DD-Revalidation

● **THROUGH OTHER BANK**

- PO- Issue
- PO-Cancellation
- PO-Duplicate
- PO-Revalidation
- DD-Issue
- DD-Cancellation
- DD-Duplicate
- DD-Revalidation

**OTHER ACCOUNT RELATED CHARGES**● **Duplicate Statement**

- Per monthly statement  
upto three months old
- Per monthly statement  
more than three months old

● **Stop Payment (per request)**

- Single Cheque
- Range of Cheques

● **Cheque Return**

- Cheque issued by customer
- Cheque deposited by Customer

● **Card Issuance**

- Processing Fee per account
- First year Annual Fee per account
- Processing fee for Smart Credit Gold account
- First Year Annual fee for Smart Credit Gold account
- Lost Debit Card Replacement fee
- Lost Gold Debit Card Replacement fee

● **PIN Replacement Fee**● **Late Payment Charge**● **Over Limit Fee**● **Renewal Fee**

- Smart credit Account
- Smart credit Gold Account

● **Standing Instructions**

- Setting up charge
- Execution fee

● **Foreign Currency Draft Issue**● **Foreign Currency Draft Issue (in EURO)**● **Electronic Clearing System return charge****Smart Credit Facility Charges  
(in INR)**

Free

Free

Free

4 transactions in a month free  
( from 5th transaction Rs 20 )  
Non SCB ATMs - Rs. 20  
Rs.140

Rs. 75

Rs. 250

Rs. 250

Rs. 250

Rs. 250

0.25%

(Min.Rs.50, Max Rs.150)

Rs.250

Rs.250

Rs. 250

Rs. 75

Rs. 250

Rs. 250

Rs. 250

0.30% (Min .Rs. 250)

Rs. 250

Rs. 250

Rs. 250

Rs.100

Rs.150

Rs.100

Rs.200

Rs.300/Cheque return

Rs.100/Cheque return

(other bank charges additional)

Rs.250

Rs.500

Rs.499

Rs.1,000

Rs.200

Rs. 799

Rs.50

30% of the Minimum  
amount due subject to a  
Min of Rs 250 and a  
Max of Rs.500.

2% Annualized Interest  
on the over limit amount.

Rs.500 unless advised otherwise

Rs.750 unless advised otherwise

Rs.100

Rs.50

Charges/commission on  
transaction additional.

Rs.750

Rs.1,000

Rs.250

**For further details contact our Phonebanking Numbers provided overleaf:**

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- Our fees and charges reflect our commitment to providing our customers with quality service at competitive prices.
- The Bank reserves the right to amend the terms, conditions or rates stated in the brochure and to assess charges on transactions which are not covered by this schedule
- Applicable Service Tax will be charged in addition to the above charges