UNITED OVERSEAS BANK SCHEDULE OF CHARGES

BASIC BANKING SERVICES	
Account Opening - Current Account/ Savings Account/ Small Account	Free
Nomination Facility	NA
Payable at Par Cheque book (Sub clearing	Free
Quarterly Statement by Post - Balance confirmation	Free
Monthly Statement by Post	Free
Charges for Duplicate statement for all account	Rs. 150
Standing Instruction maintenance	Free
ECS Instruction	Free
Balance Inquiry at Branch	Free
Stop Payment of Cheque (Single)	Rs. 100
Stop Payment of Cheque (Range)	Rs. 200
Account closed within 6 months for Current & Savings Account	Rs. 200
Account closed within 6 months for Small Account	NI
Dormant Account for Current & Savings Account	Rs. 1000 per Annum
Dormant Account for Small account	Free
Cancellation of DD/ Pay orders	As per actual (SCB Charges)
DD Revalidation	Free
Passbook Issuance	Free
Banker's Verification (Signature/ Address/ Photograph)	Free
Retrieval of document/ cheques/ Instruction for Current & Savings Account. (For Small Account NIL)	Free within 1 year of date of issue Rs.100 per cheques/document thereafter
Certificate of Balance/ Interest (For Subsequent Request)	Rs. 100
Average Daily Balance Current & Savings Account	Rs.3,00,000.00
Average Daily Balance Small Account	NI
ADB Non maintenance charges - Current Account	INR 1000 per month
ADB Non maintenance charges - Savings Account	Free
ADB Non maintenance charges - Small Account	NI

PAYMENT SERVICES	
RTGS Payment	Free
NEFT Payment	Free
Payable at Par cheque usage	Free
Pay Order payable at all SCB Branches	Free
DD Payable at correspondence Bank location of SCB	Min Rs 50/0.1%/Max Rs 1,500

Collection Services	
RTGS Collection	Free
NEFT Collection	Free
Cheque Collection - Local Clearing	Free
Outstation Cheques Collection -	Min Rs 150/0.3% + other Bank's charges

Foreign Exchange Services	
DD Issuance Foreign Currency	Rs 750 & Rs 1000 for Euro draft
Cheque Collection - Foreign Currency	Rs 2/ Rs 1000 (Min. Rs 250, Max Rs.1000)
Foreign Currency Cheque return charges	Rs. 250

Remittance Services	
Foreign Outward Remittance	Rs. 1500 Handling charges + Rs. 1000 swift charges
Foreign Inward Remittance	Free
Charges For Amendment / Cancellation Of Telegraphic Transfer	Rs. 500 per request.

REQUEST FOR CREDIT / DEBIT ADVICE	
For transactions done in the last three months	Free
For transactions done more than three months	Rs. 100

Miscellaneous Services	
Cheque Return - Insufficient funds	Rs. 500
ECS Return - Insufficient funds	Rs. 500
Cheque Return - Local Clearing	Rs.200
Cheque Return - Outstation collection	As per actual - SCB
SWIFT Charges	Rs. 1000
Activation of Dormant Account	Free

Common Guidelines

Card Rate applied to all Foreign Exchange conversion transaction less than USD (or equivalent)

The charges for Forex Transactions mentioned in the schedule of charges do not include any charge that may be levied by the originating/correspondent bank.

Foreign Exchange conversion charges plus taxes will be levied on all forex sale and purchase transaction

The charges mentioned in the schedules are exclusive of taxes as applicable from time to time

Miscellaneous charges

Foreign Inward Remittance Certificate	No charge for original FIRC issued. Duplicate FIRC INR 100 + GST
Debit / Credit advices	INR 100 + GST to be charged for subsequent request.
Account statement	INR 100 + GST to be charged for subsequent request.
FCGPR reporting	INR 5000 plus ST
Credit information	NIL Charges
Deal confirmations / call receipts	NIL Charges
Balance Confirmations	NIL Charges
FX forward contract confirmations	INR 200 + GST
MTM letters	NIL Charges
FD	NIL Charges
Billing Notices	NIL Charges

Penal Charges for various kind of Credit facilities (Applicable w.e.f 01.04.2024)

Sr No	Nature of Charge	Penal Charges
1	Event of Default as per Facility Agreement / Letter of Offer - Principal & Interest	2.00% p.a. (*plus* GST) on the amount of default, per instance without compounding
2	Non-Compliance of Sanction Terms - Shareholding Covenant - Financial or Non-Financial Covenant - Asset Cover on Collateral	2.00% p.a. (*plus* GST) on the amount of default, per instance without compounding