

**Schedule of Charges w.e.f. 2<sup>nd</sup> May 2026**

<b>Sr. No.</b>	<b>Nature of Service</b>	<b>Amt in Rs. (Inclusive of GST)</b>
1	Issue of duplicate DD (Per Instrument)	100.00
2	Revalidation of DD (up to 1 year from the date of Issue)	75.00
3	Cancellation of DD/PO (Per Instrument)	75.00
4	Duplicate Statement / Passbook For previous entries per ledger page (40 Entries)	100.00
5	Duplicate Deposit receipt	50.00
6	<b>Stop Payment Instructions (Per Instrument)</b>	
	Saving Account	100.00
	Other Account	150.00
7	Standing Instructions - Per transaction involving credit to another account within the branch	FREE
8	Standing Instructions - Per transaction involves an upcountry centre	Charges at prescribed rate for remittances and actual postage shall be recovered additionally
9	<b>Inability to carry out Standing Instructions due to insufficient balance in the account - per occasion</b>	
	Saving Account	50.00
	Other Account	60.00
10	Issue of Cheque Books Free Cheque Leaves – All SB Accounts	25 Leaves Free p.a. / Rs: 5.00 Per Cheque Leaf
	CA/CC/OD Accounts Charges per Cheque Leaf	On Actuals Rs 3.00 Per Cheque leaf
	<b>*Product wise waiver on Issue of Cheque Book charges per year applicable for SB/CA.</b>	
	Issue of loose Cheque leaves	Discontinued

<b>Sr. No.</b>	<b>Nature of Service</b>	<b>Amt in Rs. (Inclusive of GST)</b>
11	<b>Handling Charges for Bill returned unpaid</b>	
	Local	50.00
	Outstation	75.00
12	<b>Fate enquiry at the request of customer</b>	
	Saving	150.00
	Current/ CC/OD Account	150.00
13	Change in operational Instruction (All deposit A/c)	NIL
14	Ledger Folio used in CA/OD/CC accounts - Per folio (40 entries or part thereof)	75.00
15	<b>Attestation of customer's signature - Per occasion</b>	
	a. Obtaining loan from other banks/financial institutions	75.00
	b. Other Purpose	75.00
16	<b>Enquiry relating to old records (More than 12 months old) per item</b>	
	For satisfactorily operated accounts	300.00
	For non - satisfactorily operated accounts	600.00
17	<b>Inoperative/Dormant account (Dormancy period 12 months) - Not applicable for BSBDA</b>	
	Balance above Rs. 50	Nil
	Balance Rs. 50 or less	Nil
18	Charges for debit entries of more than 50 entries per half year in SB account	Discontinued
19	<b>Issuance of any certificate e.g. No dues, Balance confirmation, Maintenance of account. Etc. / Attestations</b>	
	Saving - Per Certificate	75.00
	For business Purpose	125.00

Sr. No.	Nature of Service	Amt in Rs. (Inclusive of GST)
20	<b>Presentation of Usance bills for acceptance</b>	150.00 +Actuals
	<b>BD Commission - Up to 1,00,000 - (Per 1000)</b>	Discontinued
	Minimum	Discontinued
	Maximum	Discontinued
	<b>BD Commission - Above 1,00,000</b>	Discontinued
	Minimum	Discontinued
	Maximum	Discontinued
21	Loss of Token - Per Token (to be recovered from drawer's account)	300.00
22	<b>National Clearing</b>	
	Up to Rs 4999.99	Discontinued
	Above Rs. 5000 to Rs. 9999.99	Discontinued
	Above Rs. 10,000	Discontinued
23	<b>DEMAT Service Charges</b>	
	Institutions	700.00 p.a. + GST Extra
	Institutions (CDSL Charges)	500.00 p.a. + GST Extra
	Individuals	450.00 p.a. + GST Extra
	<b>*Product wise waiver of Demat Service Charges per year applicable for SB/CA.</b>	
24	<b>FOREX Charges</b>	
	FOREX Travelers Cheques Sale	1.00%
	FOREX Travelers Cheques Surrender	Actual
	FOREX Currency Sale	Actual
	FOREX Currency Surrender	Actual

#### 25. Cheque / ACH Returned Charges

Nature of Service	Amt in Rs. (Inclusive of GST)
<b><u>Outward Cheques Return</u></b>	
Local Cheques SAVINGS	125.00
Local Cheques CURRENT	175.00
<b><u>Outstation Cheque Return</u></b>	
a. Saving account	125.00
b. Other account	250.00
<b><u>Inward Cheques / ACH Return charges</u></b>	
a. Saving account	200.00
b. Current account	350.00

#### 26. RTGS/NEFT Charges (Branch) - (Inclusive of GST)

	Nature of Service	Amt in Rs:
A	<b>NEFT</b>	
	Up to 10,000.00	2.00
	From 10,000.01 to 1,00,000.00	5.00
	From 100,000.01 to 2,00,000.00	15.00
	Above 200,000.01	25.00
B	<b>RTGS</b>	
	RTGS Inward Commission	NIL
	RTGS Outward Commission < 200,000.00	NIL

	RTGS Outward Commission > 200,000.00	25.00
	RTGS Outward Commission > 500,000.00	50.00
C	RTGS INWARD	Free
	NEFT INWARD	Free
	ACH INWARD	Free
D	<b>RTGS TIME VARYING TARIFF (Charge per Transaction)</b>	<b>No Charges</b>
E	<b>NEFT/RTGS Transaction done through Net banking</b>	<b>FREE</b>
F	<b>IMPS</b>	
	Up to 1,00,000.00	5.00
	From 1,00,000.01 to 5,00,000.00	15.00

\*Product wise waiver of NEFT/RTGS Commission applicable for SB/CA

#### 27. BSBDA Accounts

Nature of Service	Amt. in Rs
NEFT through Branch Banking	<b>4 Transactions free per month collectively across any channel. Charges to be applied as per SOC from 5th transaction onwards.</b>
RTGS through Branch Banking	
Cash Withdrawal (Non-Base Branch)	
DD / PO (Branch + PIB)	

#### 28. Transaction Service Charges for ATM

	Nature of Service	Amt in Rs. (Inclusive of GST)
	<b>Saving Account</b>	
a	<b>All Transaction from SVC Bank ATM's</b>	FREE
b	<b>Other Banks ATM - Located in Six Metro Cities Viz: Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad for SB account*</b>	
	No. of Free Transactions	3 Transaction per month inclusive of both Financial and Non-Financial Transactions
	Above 3 Transaction - Financial Transaction	27.14
	Above 3 Transaction - Non-Financial Transaction	12.98
C	<b>Other Banks ATM - Located other than Six Metro Cities mentioned above for All SB account*</b>	
	No. of Free Transactions	5 Transactions per month inclusive of both Financial and Non-Financial Transactions
	Above 5 Transaction - Financial Transaction	27.14
	Above 5 Transaction - Non-Financial Transaction	12.98

d	<b>Current Account</b>	All transaction from other banks ATMs is chargeable*
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\*Product wise discount/waiver on per month number of ATM withdrawal at non-SVC bank ATM applicable for SB/CA.

### 29. ATM Transaction Charges in BSBDA & Small SB Accounts:

<b>Nature of Service</b>	<b>Amt in Rs</b>
Debit Card Application Cost	NIL
Debit Card AMC	NIL
ATM Cash Withdrawal in SVC Bank ATM & Non-Financial Transactions	Unlimited Free per month
ATM Cash Withdrawal in Other Bank ATM (Financial Transactions)	4 Transaction Free Per Month
ATM Transactions in Other Bank ATMs (non-financial)	<b>Chargeable</b>

### 30. ATM / Debit Card Service Charges

A	<b>EMV Chip Card</b>	<b>Amt in Rs. (GST- Extra.)</b>
	Issuance Charges	Free
	Annual Fee	1 <sup>st</sup> Year Free 250.00 (2 <sup>nd</sup> Year Onward)/500+ GST as applicable to the product scheme
	Duplicate / Re issuance / Renewal	250.00
	Surcharge at Petrol Pumps	2.5% as per industry standard
	Surcharge for Railway Ticketing	1.8% for Internet bookings and 2.5% for other bookings
	POS Transactions	Free
	E-Com (Online) Transactions	Free
B	<b>Within India</b>	
	All ATM transactions on SVC Bank ATMs	Free
	ATM transactions on other Bank ATMs	As decided by Bank from time to time
C	<b>Outside India</b>	
	Balance Enquiry	30.00
	Cash Withdrawal	150.00
	Mark-up for International Transactions	3.5%
D	<b>The Debit Card Annual Fees would be exempt for the following Category of Customers</b>	
	SB Gold/SB Silver Elite/ SB Gold Elite / Salary Gold/Salary Silver /Signature	
	Two -2 - Gain Primary Account / Shakti Savings - CA Pearl/Premier/Silver Plus*	
	Privilege Customer, BSBDA & Small Savings Accounts, SB Silver	

\*For CA – Only Individuals/Proprietor Firms are eligible for Debit Card.

# Debit cards issued to NRO account holders are valid for transactions within India, only.

##Taxes if applicable

### 31. Cash Handling Charges (Inclusive of GST)

Type Of Account Scheme	AMB Stipulation Amt in Rs:	Cash Deposit limits permitted per month if AMB* is maintained (FREE) (Rs. In Lacs)	Cash Deposit limits permitted per month if AMB* is NOT maintained (FREE) (Rs. In Lacs)	Cash Handling charges beyond threshold limits (Amt in Rs. Per Thousand)
CA Regular Account	3,000	2	0.50	2.00
SVC Current Classic	5,000	1	0.25	2.00
SVC Current Business Edge	10,000	2	0.40	2.00
Current - Pearl	25,000	5	1	2.00
Current - Premier	50,000	8	1	2.00
Current- Silver Plus	100,000	15	1	1.50
Current - SV Convenience	5,000	2.50	0.50	2.00
Current -RERA General	3,000	2	0.50	2.00
Current - RERA Collection	-	-	-	-
Current Society Advantage	25,000	8	1	2.00
Current Society Supreme	50,000	10	1	2.00
Savings All Schemes Excluding Society and Gold		3	0.50	2.00
Savings Society and Gold	25,000/50,000	5	2	2.00
Society Plus	50,000	10	1	2.00
Savings Silver	25,000	4	1	2.00
Savings Classic	5,000	4	0.50	2.00
Savings Classic Plus	10,000	5	0.50	2.00
Savings Shakti	10,000	5	0.50	2.00
Savings Signature	2,00,000	10	2.00	2.00
Savings Salary Silver/Gold	0	0	0	0
SVC Silver Elite/Gold Elite	25,000/50,000	5/7	1.00/2.00	2.00
All OD up to 20Lacs		5	-	2.00
All OD Between 20 to 100 Lacs		10	-	2.00
All OD Above 100 Lacs		25% of Sanctioned limit	-	2.00
Institutional Savings	5000	10	1.00	2.00
Savings BSBDA	NIL	Unlimited Deposit Free Per Month	Unlimited Deposit Free Per Month	NIL

\* For Cash Handling Charges AMB (Average Monthly Balance) will be considered. For all the SB/CA Products, Cash Deposit Limit will be applicable as mentioned above or 8 (Eight)/10 (Ten) times of AMB whichever is higher.  
# - New enrolment discontinued

Nature of Service	Amt in Rs. (Inclusive of GST)
Cash Withdrawal at non-Base Branch# (Amt. above Rs: 25,000/-)	Exempt for SB Silver, SB Salary Gold & SB Gold Account, BSBDA, Small SB Account, SVC Silver Elite, SVC Gold Elite

Cash Withdrawal at non-Base Branch#	<p>Rs.50,000/- for SVC Classic Plus, SVC Shakti Saving, CA Pearl, CA Society Advantage &amp; SB Society Plus</p> <p>Rs. 75,000/- for CA Premier</p> <p>Rs.100,000/- for CA Silver Plus, CA Society Supreme and Institutional Savings Account</p> <p>Rs. 200,000/- for SB Signature Account</p>
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#Cash Handling Charges of Rs.2 per thousand applicable for all Non-Base Branch Cash withdrawals over and above the specified Limits.

**Cheque Collection Charges (Inclusive of GST):**

Sr. No.	Nature of Service	Amt in Rs.	Multiples Amt in Rs.	Per Multiples	Min Comm. Amt in Rs.	Max Comm. Amt in Rs.
30	<b>Collection of Outstation Cheques (other than RTR) Incl. of postage + commission</b>					
	Up to Rs.1,000.00	125.00	0	0	125.00	Actuals
	From 1,000.01 to 5,000.00	125.00	0	0	125.00	Actuals
	From 5,000.01 to 10,000.00	125.00	0	0	125.00	Actuals
	From 10,000.01 to 1,00,000.00		1,000.00	6	200.00	Actuals
	From 100,000.01 to 1,00,000.00		1,000.00	6	650.00	Actuals
	Above Rs 10 Lacs		1,000.00	5	5,500.00	8,000.00
31	<b>Collection of Outstation Cheques Under Arrangement</b>					
	Up to Rs.1,000.00	125.00	0	0	125.00	Actuals
	From 1,000.01 to 5,000.00	125.00	0	0	125.00	Actuals
	From 5,000.01 to 10,000.00	125.00	0	0	125.00	Actuals
	From 10,000.01 to 100,000.00		1,000.00	6	200.00	Actuals
	From 100,000.01 to 1,00,000.00		1,000.00	6	650.00	Actuals
	Above Rs 10 Lacs		1,000.00	5	5,500.00	8,000.00
32	<b>Collection of Bills (OBC)</b>					
	Up to Rs.1,000.00	125.00	0	0	125.00	Actuals
	From 1,000.01 to 5,000.00	150.00	0	0	150.00	Actuals
	From 5,000.01 to 10,000.00(Per Rs. 1,000.00)	175.00	0	0	175.00	Actuals
	From 10,000.01 to 1,00,000.00 (Per Rs. 1,000.00)		1,000.00	7	200.00	Actuals
	From 1,00,000.01 to 10,00,000 (Per Rs. 1,000.00)		1,000.00	7	850.00	Actuals
	Above Rs 10 Lacs		1,000.00	7	7,500.00	20,000.00

Sr. No.	Nature of Service	Amt in Rs.	Multiples Amt in Rs.	Per Multiples	Min Comm. Amt in Rs.	Max Comm. Amt in Rs.
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33	<b>Remittances / IBC</b>					
	Up to Rs.500.00	50.00	0	0	50.00	Actuals
	From 500.01 to Rs. 1,000.00	75.00	0	0	75.00	Actuals
	From 1,000.01 to 100,000.00 (Per Rs. 1,000.00)		1,000.00	5	75.00	Actuals
	From 100,000.01 to 1,000,000 (Per Rs. 1,000.00)		1,000.00	4	550.00	Actuals
	Above Rs 10 Lacs (Per Rs. 1000.00)		1,000.00	4	5,500.00	8,500.00
34	<b>Bankers Cheque / - Cash</b>					
	Up to Rs.500.00	50.00	0	0	50.00	Actuals
	From 500.01 to Rs. 1000	75.00	0	0	75.00	Actuals
	From 1,000.01 to 100,000.00 (Per Rs. 1,000.00)		1,000.00	5	75.00	Actuals
	From 100,000.01 to 1,000,000 (Per Rs. 1000.00)		1,000.00	4	550.00	Actuals
	Above 1,000,000.01 (Per Rs. 1000.00)		1,000.00	4	5,500.00	8,000.00
35	<b>Bankers Cheque / Demand Drafts - Non-Cash</b>					
	Up to Rs.500.00	50.00	0	0	50.00	Actuals
	From 500.01 to Rs. 1,000	75.00	0	0	75.00	Actuals
	From 1,000.01 to 100,000		1,000.00	4	75.00	Actuals
	From 100,000.01 to 1,000,000		1,000.00	3	450.00	Actuals
	Above 1,000,000.01		1,000.00	3	4,500.00	7,500.00
36	<b>HDFC DD</b>					
	Up to 500.00	25.00				
	500.00 to 1,000.00	50.00				
	1,000.00 to 100,000.00		1,000.00	3	50.00	Actuals
	100,000.00 to 1,000,000.00		1,000.00	3	350.00	Actuals
	Above 1,000,000.00		1,000.00	3	2,500.00	6,000.00

Comm. - Commission

37. Non-Maintenance of Minimum Balance Charges (Inclusive of GST) – Amt. in Rs.

(The penalty charges levied in Savings Accounts are in proportion to the shortfall observed)

<b>Product / Category (#Not available for New Customer enrolment)</b>	<b>Average Quarterly Balance (AQB)</b>	<b>Penalty Chgs. (Per quarter)</b>	<b>Closure Chgs. (Up to 6 months)</b>	<b>Closure Chgs. (Up to 1 Year)</b>
Savings - Salary Earners A/C	-	-	100	100
Savings - Salary Silver	-	-	250	-
Savings - Salary Gold	-	-	500	-
Savings - BSBDA	-	-	150	NIL
Savings - Small Account	-	-	150	NIL
Savings - STAR Account	-	-	100	100
Savings - Minor	500	200	100	100
Savings - with Cheque book	1,000	300	250	100
Savings - Regular Plus	3,000	300	250	100
Savings - NRO	3,000	300	250	100
Savings - NRE	3,000	300	250	100
Savings - Classic	5,000	150	250	-

Savings – SVC Classic Plus	10,000	300	500	-
Savings – Shakti	10,000	300	600	-
Savings - Silver	25,000	750	500	-
Savings - Gold	50,000	1,000	1,000	500
Savings – Signature	200,000	1,000	1,000	-
Savings -Silver Elite	25,000	500	500	-
Savings -Gold Elite	50,000	1,000	1,000	-
Savings – Institutional Savings Account	5000	150	1000	750
Current - Regular Account	3,000	500	450	300
Current – SVC Current Classic A/C	5,000	500	450	450
Current – SVC Current Business Edge	10,000	500	450	450
Current - SV Convenience Current A/C	5,000	1,200	-	-
Current – Pearl	25,000	600	300	300
Current – Premier	50,000	750	300	300
Current – Silver Plus	100,000	1,000	300	300
Savings - Society	25,000	750	1,000	750
Savings – Society Plus	50,000	500	1000	750
Current Society Advantage	25,000	750	1000	750
Current Society Supreme	50,000	500	1000	750
Current – RERA General	3,000	450	300	450
Current – RERA Escrow/Collection	-	-	-	-

38. Locker Rentals - Locker Rent (Amt. in Rs.) – Excl. GST

Locker Type	Applicable Rent as on date			Existing Security Deposit (Rs.)	Applicable w.e.f. 14 Nov 2025  Revised Security Deposit (SVCC-with ATR for 36 months)
	Rental at Group I Branches	Rental at Group II Branches	Rental at Group III Branches		
A	1656	1536	1440	4500	10000
B	2208	1980	1764	5000	12000
C					15000
D	3300	3084	2868	7000	
E/H1	3852	3636	3168	10000	17000
F/G					28000
H	7704	7152	6600	15000	
K/L					38000
K2/L2	11004	10452	9900	20000	

Note: The revised locker security deposit is applicable to existing as well as new locker customers

a) Locker Key Making Charges:

**Locker Key Making Charges of Rs. 1000/- plus taxes per occasion will be charged in any event where locker holder misplaces /loses key to their locker.** This will be over and above the actual charges incurred as per the bill raised by technician / locker vendor who visits the branch for making new key.

b) Locker Surrender Charges:

**Charges of Rs. 1,000/- plus taxes as applicable for surrender of locker if surrendered within one year from date of allotment of locker.**

c) Grouping of Branches for Locker Rental:

	Group I		Group II		Group III
Branch Code	Branch Name	Branch Code	Branch Name	Branch Code	Branch Name
204	Jaisingpur	15	Kalyan	91	Belgaum
123	Margao	22	Mira Road	201	Ichalkaranji
80	Panjim	39	Bhayander	200	Karad
205	Sangli	23	Thane	202	Mirajkar Tikti
49	Jayanagar Dahisar	24	Vashi	117	Ratnagiri
135	Vasai East	32	Dahisar	199	Satara
42	Virar	36	Kamothe	203	Shahupuri
4	Borivali	99	Eksar Road	41	Vasai
35	Mahavir Nagar	50	Pune DG	186	Boisar
84	Vaziranaka	106	Bibwewadi	109	Hadapsar
131	Karve Nagar	54	Khadakpada	116	Solapur
104	Kothrud	56	Badlapur	172	Nagnathpura
125	Paud Road	102	Viman Nagar	173	Tumkur
124	II Sahakar Nagar	57	Virar (E)	174	Banaswadi
129	Sahakar Nagar	65	Andheri (E)	303	Vijaywada
108	Sinhagad	66	Vikhroli (W)	159	Yeshwantpur
111	Ahmednagar	71	Chitrapur	177	Coimbatore
128	Balewadi	72	Nerul	88	Dharwad
107	Chinchwad	73	Kalwa	171	J. P. Nagar
126	Pimple Saudagar	75	Nallasopara E	176	Nungambakkam
52	Pimpri Chinchwad	76	Girgaon	178	Salem
51	Pune Satara Road	79	Vashi Sec.15	60	Malleshwaram
92	Wanowri	85	Kurla West	62	Rajaji Nagar
63	Koramangala	90	Hubli	94	BYTCO
155	Nagarabhavi	249	Jaipur	167	Dhule
164	Ambad	97	Hesargata	163	Dwarka
162	Gangapur - Nashik	98	Vidyamandir	122	Bhanwarkunwa
100	Nashik	101	Camp	251	East Patel Nagar
150	Baroda	103	Aundh	252	Faridabad
144	Bharuch	105	Bhosari	147	Vapi
146	Rajkot	113	Jalna	115	Waluj
119	Amravati	114	Indore	112	Latur
120	Nagpur	118	Nanded	196	Khamgaon
110	Aurangabad	121	Gandhibaug	302	Secunderabad
30	Kandivali E	127	Warje	93	Vijaynagar
17	Mahakali Caves	130	Sadashiv Peth	154	Banashankari
11	Goregaon	133	Dombivali	160	Basaveshwara Nagar
140	Jawahar Nagar	134	Shanti Garden	96	Ganapati High School Road
19	Kandivali W	142	Kopri	70	Mangalore
82	Pandurang- wadi	143	Satellite Road	156	Mysore Road
77	Film City Road	153	JayaNagar	87	Saraswathipuram
74	Kasarvadavli	7	Saki Naka	157	RT Nagar
58	Louiswadi	21	Malad W	170	Udupi
40	Mulund E	55	Charkop	43	Malad East
16	Mulund W	145	Karelibaug	187	Majaswadi
44	Khopat	37	Bhandup	141	Kalyan East
48	Dombivali East	148	Ahmedabad	68	Tilaknagar
81	Phadke Road	149	Surat	138	Panvel
182	Rajaji Path	152	Hanumanth Nagar	151	Chamrajpet
64	Sion	158	IndiraNagar	180	Kumta
9	Sleater Road	165	Jalgaon	179	Chakan
6	S V MARG	166	Akola	161	Davanagere
137	Sandhurst Road	168	Bhopal	189	Ulwe

89	Worli	169	CIDCO	188	Karwar
5	Matunga	110	Aurangabad	-	-
	<b>Group I</b>		<b>Group II</b>		<b>Group III</b>
<b>Branch Code</b>	<b>Branch Name</b>	<b>Branch Code</b>	<b>Branch Name</b>	<b>Branch Code</b>	<b>Branch Name</b>
18	Ghatkopar E	175	Chennai		
136	Bhandup East	181	Thakur Village		
86	CG Road	183	Nallasopara		
20	Chembur	78	Airoli		
46	Wadala	184	Curry Road		
38	Koparkhairane	69	Kharghar		
34	Sanpada	45	Kurla		
8	Santacruz	191	Law College		
83	Dadar (East)	248	Jodhpur		
3	Bandra West	250	Delhi		
139	Oshiwara	26	Vakola		
10	VILE PARLE	95	Bandra East		
59	VileParle West	301	Hyderabad		
185	Hanuman Road				
132	Poddar Road				
25	Khar				
67	Four Bungalows				
13	Versova				

**38. SMS Charges:**

<b>Category</b>		<b>Quarterly Charges - GST Extra</b>	
Transactional SMS			
-Primary holder		At actuals (Max Rs. 90/-)	
-Other holders		At actuals	
Promotional SMS		Nil	
<b>International SMS: Quarterly Charges - Excl. of GST (SMS charges will be applicable country wise at actuals.)</b>			
<i>Country Name</i>	<i>Per SMS Cost (Rs.)</i>	<i>Country Name</i>	<i>Per SMS Cost (Rs.)</i>
1. USA	0.58	2. Germany	6.85
3. Canada	0.58	4. Oman	7.28
5. United Kingdom	3.59	6. UAE	6.10
7. New Zealand	5.14	8. Kuwait	16.63
9. Australia	1.50	10. Qatar	13.65

\*Product wise waiver of SMS Charges applicable for SB/CA.