

SCHEDULE OF SERVICE CHARGES

Effective
1st June 2016

aXcessPlus Savings Account
Connect N Save 25k Savings Account
25k Savings Account
Super Value Savings Account
eSaver 25K Account
Enhanced linked Savings Account (3 in 1)
eSaver Plus Savings Account
BREEZE BANKING Account

Volume 1 / June 2016

	eSaver 25k/ aXcessPlus/ Connect N Save 25k 25k Savings Account	Super/Value Savings Account / BREEZE BANKING Account	eSaver Plus Savings Account	Enhanced linked Savings Account (3 in 1)
REMITTANCES				
• National Electronic Funds Transfer				
Inward	FREE	FREE	FREE	FREE
Outward	FREE	FREE	FREE	FREE
• Real Time Gross Settlement Transfer				
Inward	FREE	FREE	FREE	FREE
Outward	FREE	FREE	FREE	FREE
• Pay Orders/Demand Draft drawn on our branches				
Min. fee ₹ 50, Max. fee ₹ 1,500 *Charges @ 0.15% to apply thereafter (Min. fee ₹ 50, Max. fee ₹ 1,500)	Free upto 2 per month*	FREE	FREE	FREE
• Demand Drafts drawn on correspondent banks (specified locations*)				
*List available at all out branches Min. fee ₹ 250, Max. fee - ₹ 5,000 Max fee will not apply to certain locations. For other locations, correspondent bank charges will apply additionally	0.25%	0.25%	0.25%	0.25%
Foreign Currency Draft Draft in EURO - ₹ 1,000)	NA	₹ 300	₹ 300	₹ 300
• Cancellation / Revalidation				
Demand Draft / Pay Order	₹ 100	₹ 100	₹ 100	₹ 100
• Lost / Duplicate instrument				
Correspondent bank's charges additional	₹ 225	₹ 225	₹ 225	₹ 225
• Funds Transfer				
Transmission in Foreign Currency (Telex transfer)				
Remittances upto USD 50,000 or equivalent value	₹ 500	₹ 500	₹ 500	₹ 500
Remittances upto USD 50,000 or equivalent value (other Bank's charges additional)	₹ 500	₹ 500	₹ 500	₹ 500
• Remittance from aboard				
	FREE	FREE	FREE	FREE
DOORSTEP BANKING#**				
This service is currently available in select city only				
Cash Pick up / Delivery < ₹ 3,00,000	₹ 200**	₹ 200**	₹ 200**	₹ 200**
Cash Pick up / Delivery > ₹ 3,00,000 and < ₹ 10,00,000	₹ 350**	₹ 350**	₹ 350**	₹ 350**
**in case A/Q is not maintained charges ₹ 600 per request a/hall apply				
Cheque Pick-up / DO & PO Delivery (Per request)	₹ 100	₹ 100	FREE upto 1 per month*	₹ 100
*Charges at 100 per request to apply thereafter				
• Fixed Schedule Services				
Frequency - Daily (Cash Pickup & Delivery) < ₹ 3,00,000	₹ 3,000 per month	₹ 3,000 per month	₹ 3,000 per month	₹ 3,000 per month
Frequency - Daily (Cash Pickup & Delivery) > ₹ 3,00,000 & < ₹ 10,00,000	₹ 8,000 per month	₹ 8,000 per month	₹ 8,000 per month	₹ 8,000 per month
Frequency - Weekly (Cash Pickup & Delivery) < ₹ 3,00,000	₹ 700 per month	₹ 700 per month	₹ 700 per month	₹ 700 per month
Frequency - Weekly > = (Cash Pickup & Delivery) > ₹ 3,00,000 & < ₹ 10,00,000	₹ 1,300 per month	₹ 1,300 per month	₹ 1,300 per month	₹ 1,300 per month
Frequency - Daily (Cheque Pickup)	FREE	FREE	FREE	FREE
Frequency - Weekly (Cheque Pickup)	FREE	FREE	FREE	FREE

Fee on delivery on Sunday, Public Holidays & Banking Holidays will be twice the listed price.
#Refer Terms & Conditions available

Please Note:

The charges applicable for aXcess Plus Account except Account maintenance charges are all applicable to Home Saver Plus Savings Accounts, unless specified otherwise. aXcess Plus Account charges also applicable to Parivaar Savings Accounts.

*The Upcountry locations corresponds to the following cities: Cuddapah, Mathura, Jalgaon, Saharanpur, Siliguri, Indore, Nagpur, Rajkot, Dehradun, Bhopal, Chhindwara, Jodhpur, Udaipur.

Standard Chartered Bank, India, has produced this brochure to keep you informed of our broad range of services.

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 rate stated in the brochure and to assess charges on transactions which are not covered by this schedule.

Safe Deposit Lockers are available at certain branches and can be offered to a customer upon request. Charges for the same are available at the respective branches.

Service charges are exclusive of Service Tax leviable under Chapter V of the Finance Act, 1994 alongwith surcharge, cess or any other levy as may be applicable, which will be levied and recoverable in addition to the above charges.

As per the notification No.22/2015-Service Tax and further rectified vide corrigendum F.No. 354/129/2015 TRU dated the 6th November, 2015, the rate of service tax applicable would be as given below:

Transaction Amount	Service Tax Payable
• Upto ₹ 0.1 mn	• 0.14% of the transaction amount subject to the minimum amount of ₹ 35
• > ₹ 0.1 mn but < or = ₹ 1 mn	• ₹ 140 + 0.07% of the transaction amount
• > ₹ 1 mn	• ₹ 770 + 0.014% of the transaction amount subject to maximum amount of ₹ 7000

Additionally there would be applicable SBC and KKC which would be service tax amount computed as per table above multiplied by 0.5/14 respectively. In other words for maximum amount of service tax of ₹ 7000 the SBC applicable would be ₹ 7000*0.5/14 = ₹ 250/- and KKC applicable would be ₹ 7000*0.5/14 = ₹ 250/- . The maximum service tax including SBC and KKC would therefore be ₹ 7500/- .

Effective 1 June 2016, in addition to existing service tax rate @ 14%, and SBC @0.5% there would be an additional levy of Krishi Kalyan Cess (KKC) @0.5% on the value of taxable service thereby the total rate of service tax applicable would be 15% (inclusive of SBC & KKC). This is based on Notification No. 27/2016-Service Tax dated 26 May 2016. The revised rate of 15% is applicable on all Bank products & services offered.

PHONE BANKING NUMBERS

Allahabad, Amritsar, Bhopal, Bhubaneswar, Chandigarh, Cochin / Ernakulam, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara	66014444 / 39404444
Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune	6601444 / 3940444
Gurgaon, Noida	011 - 66014444 011 - 39404444 /
Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthapuram, Vishakhapatnam, Proddatur, Dehradun, Mathura, Saharanpur,	1800 345 1000 /
Siliguri	1800 345 5000

	eSaver 25k/ aXcessPlus/ Connect N Save 25k 25k Savings Account	SuperValue Savings Account / BREEZE BANKING Account	eSaver Plus Savings Account	Enhanced linked Savings Account (3 in 1)
MINIMUM BALANCE REQUIREMENT	25000 [^]	50000	300000*	25000 [^]
Monthly Average Balance (MAB)	5% of shortfall in MAB with Max cap of 600	5% of shortfall in MAB with Max cap of 600	5% of shortfall in combined MAB of Savings Account and all linked Term Deposits with Max cap of 600	5% of shortfall in MAB with Max cap of 600
ACCOUNT MAINTENANCE CHARGES				
*Combined MAB of Savings account and all linked Term Deposits **Shortfall is calculated based on difference between required minimum MAB & actual MAB in a given month. [^] Upcountry locations require to maintain 10,000 MAB for Parivaar & access plus account.				
GENERAL CHARGES				
Account Statements				
Quarterly Statements	FREE	FREE	FREE	FREE
Monthly Statements	FREE	FREE	FREE	FREE*
*Available at domicile branch for "Customer-in-Person" (CIP)				
Pass Book	FREE*	FREE*	FREE*	FREE*
*Available at domicile branch for "Customer-in-Person" (CIP)				
Cheque book				
Personalised Cheque Book (Local)	FREE	FREE	FREE	FREE
Multicity Cheque Book (Personalised)	FREE*	FREE	FREE	FREE*
*₹ 50 on accounts where minimum AQB has not been maintained in the previous Quarter				
ATM usage				
Standard Chartered ATM's In India	FREE	FREE	FREE	FREE
Non Standard Chartered ATM's in India				
First 5 (Financial & Non Financial [^]) transactions	FREE*	FREE*	FREE*	FREE*
Above first 5# (Financial & Non Financial [^]) transactions	₹ 20	₹ 20**	FREE	₹ 20
*The maximum cash you can withdraw using your Debit Card at other banks ATM's is ₹ 10,000 per transaction. However, this limit may vary as per the discretion of the other Bank. [^] For Upcountry [^] Access Plus Account first 10 (Financial & Non Financial [^]) ATM transactions are free ^{**} Free for SuperValue and BREEZE BANKING Savings Account if AQB of ₹ 25,000 is maintained				
ATM's Outside India	₹ 140	₹ 140	FREE	₹ 140
Cash withdrawal subject to RBI guidelines. [] Charges at ₹ 140 per transaction to apply thereafter				
ATM cards				
First year Fee	₹ 150	₹ 150	₹ 150	₹ 150
Annual Fee (Per Card)	₹ 150	₹ 150	₹ 150	₹ 150
Shop Smart Debit Card				
First year Fees	₹ 200	FREE*	NA	₹ 200
Annual Fee per Card	₹ 200	FREE*	NA	₹ 200
*For primary cards only				

[^] Balance Enquiry is considered as Non Financial Transaction

	eSaver 25k/ aXcessPlus/ Connect N Save 25k 25k Savings Account	SuperValue Savings Account / BREEZE BANKING Account	eSaver Plus Savings Account	Enhanced linked Savings Account (3 in 1)
*m-Commerce Platinum Debit Card/ Titanium debit Card/ BREEZE BANKING Titanium Debit Card				
First year Fee	FREE	FREE	NA	FREE
Annual Fee per card	₹ 499	₹ 499	NA	₹ 499
Platinum Debit Card				
First year Fee	₹ 799	₹ 799	NA	₹ 799
Annual Fee per card	₹ 799	₹ 799	NA	₹ 799
Cash Back Platinum Debit Card				
First year Fee	₹ 499	₹ 499	FREE	₹ 499
Annual Fee per card	₹ 499	₹ 499	FREE	₹ 499
Card Face Personalisation^{^^}				
First Time (Effective 1st May, 2012)	NA	₹ 149	NA	NA
Reissue with Image Change	NA	₹ 149	NA	NA
Lost card re-issuance				
ATM Card	₹ 150	₹ 150	₹ 150	₹ 150
ShopSmart Debit Card	₹ 200	₹ 200	NA	₹ 200
Platinum Debit Card	₹ 799	₹ 799	₹ 799	₹ 799
*m-Commerce Platinum Debit Card/ Titanium Debit Card/ BREEZE BANKING Titanium Debit Card	₹ 499	NA	NA	NA
Manual Cash withdrawal				
At designated VISA partner bank branches in India	₹ 100	₹ 100	FREE	₹ 100
At designated VISA partner bank branches outside India				
Subject to Reserve Bank of India guidelines				
Replacement of PIN	FREE	FREE	FREE	FREE
BRANCH TRANSACTION CHARGES				
Cash Deposit / Withdrawal	₹ 100	₹ 100	₹ 100	₹ 100
Pay Order / Demand Draft	₹ 100	₹ 100	₹ 100	₹ 100
The above charges will apply in addition to the specific service charge for the listed transactions On maintenance of MAB first 4 cash transactions ^{^^} free in a calendar month and charges apply from the 5th transaction ^{^^} onwards. On non-maintenance of MAB charges apply from first transaction ^{^^} Demand Draft/Pay order/Cheque deposit/ Fund transfer will not be counted as a transaction [^] Cheque deposit/ Fund Transfer will not be counted as a transaction [^] Effective November 1, 2013				
PHONE BANKING SERVICE CHARGES				
Self Service IVR calls	FREE	FREE	FREE	FREE
Non IVR calls ^{@@} attended by Phone Banking Officers:				
• First 2 calls free per calendar month				
• 3rd call onwards ₹ 50 per call	FREE	FREE	FREE	FREE
^{@@} calls pertaining to complaints, lost/blockage of cards etc. are excluded from this charge [^] Effective November 1, 2013				
OTHER ACCOUNT RELATED CHARGES				
Duplicate Statement				
Statement upto 3 months old	FREE	FREE	FREE	FREE
Statement more than 3 months old	₹ 150	₹ 150	₹ 150	₹ 150
Account Closure				
Within 6 months from the date of opening	₹ 250	₹ 250	₹ 250	₹ 250

This charge is not applicable, in case the account is closed within 14 days from the date the account is opened

*Offered with Connect N Save 25k Savings account only

[^]Offered with Savings account only

^{^^}BREEZE BANKING Titanium debit Card is only offered with BREEZE BANKING Account

^{^^}Card Face Personalization is offered only on Titanium Debit Cards linked with BREEZE BANKING account

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Stop Payment				
Single Cheque	₹ 50	₹ 50	₹ 50	₹ 50
Range of Cheques	₹ 50	₹ 50	₹ 50	₹ 50
Cheque return				
Due to technical reasons	Free	Free	Free	Free
Due to Financial reasons	₹ 500	₹ 500	₹ 500	₹ 500
Foreign Currency Cheque	₹ 250*	₹ 250*	₹ 250*	₹ 250*
*Other Bank's charges additional				
Electronic Clearing Service return				
ECS debit instructions issued by customer and returned unpaid	₹ 400	₹ 400	₹ 400	₹ 400
SPECIAL SERVICES				
Foreign Inward Remittance Certificate/Form 10H				
Within one month of the transaction	₹ 100*	FREE*	FREE*	₹ 100*
After one month and upto 1 year of the transaction	₹ 200*	FREE*	FREE*	₹ 200*
After 1 year of the transaction	₹ 500*	FREE*	FREE*	₹ 200*
*Free for individuals				
Certificate of Balance / Certificate of Interest				
Certificate upto 1 year old	FREE	FREE	FREE	FREE
Certificate more than 1 year (per year)	₹ 250	₹ 250	₹ 250	₹ 250
Retrieval of Documents				
Document upto 6 months old*	₹ 150	₹ 150	FREE	₹ 150
Document more than 6 months old*	₹ 250	₹ 250	₹ 250	₹ 250
*Retrieval pertaining to cheque and Debit instructions will not be charged upto one year old				
Standing instructions				
Setting up Charges	FREE	FREE	FREE	FREE
Execution fee	FREE	FREE	FREE	FREE
Charges/commission on transaction additional	FREE	FREE	FREE	FREE
Banker's report	FREE	FREE	FREE	FREE
Signature Verification	FREE	FREE	FREE	FREE
OUTSTANDING CHEQUE COLLECTION				
Cheque drawn on any of our branches	FREE	FREE	FREE	FREE
Cheque drawn on another bank				
Our branch locations	FREE	FREE	FREE	FREE
Speed Clearing Location				
Cheque amount < = ₹ 1,00,000	FREE	FREE	FREE	FREE
Cheque amount > ₹ 1,00,000	₹ 50	₹ 50	₹ 50	₹ 50
Other Locations				
Cheque amount < = ₹ 5,000	₹ 25	₹ 25	₹ 25	₹ 25
Cheque amount > ₹ 5,000 and < = ₹ 10,000	₹ 50	₹ 50	₹ 50	₹ 50
Cheque amount > ₹ 10,000 and < = ₹ 1,00,000	₹ 100	₹ 100	₹ 100	₹ 100
Cheque amount > ₹ 1,00,000	₹ 150	₹ 150	₹ 150	₹ 150
Foreign currency cheque	0.28%	0.28%	0.28%	0.28%
Min. fee ₹ 100, max. fee ₹ 1,500				