

# SCHEDULE OF SERVICE CHARGES

Effective  
1st February 2017

10k Savings Account  
eSaver 10K Account  
2 in 1 Savings Account

Volume 2 / February 2017

## MINIMUM BALANCE REQUIREMENT

Monthly Average Balance (MAB)<sup>§</sup>  
Account Maintenance Charges

\* If Term Deposit > 10,000 then MAB requirement is Nil  
\*\* Shortfall is calculated based on difference between required minimum MAB & actual MAB in a given month.  
§For Employee Banking account, MAB requirement is Nil

## GENERAL CHARGES

- Account Statements
  - Quarterly Statements
  - Monthly Statements\*
  - Pass Book\*
  - Duplicate passbook issuance\*  
\*Available at domicile branch for "Customer-in-Person" (CIP)
- Cheque book
  - Personalised Cheque Book (Local)
  - Multiplicity Cheque Book (Personalised)
  - ₹ 50 on accounts where minimum Monthly Average Balance (MAB) has not been Maintained in the previous month
- ATM Usage<sup>1</sup>
  - Standard Chartered ATM's in India
  - Non Standard Chartered ATM's in India
  - First 5 (Financial & Non Financial<sup>^</sup>) transactions in a month
  - Above first 5 (Financial & Non Financial<sup>^</sup>) transactions in a Month (Per Transaction)
  - <sup>^</sup>Balance Enquiry is considered as Non Financial Transaction.
  - <sup>\*</sup>The maximum cash you can withdraw using your Debit Card at other bank ATM's is ₹ 10,000 per transaction.
  - However, this limit may vary as per the discretion of the other Bank
- ATM's Outside India
  - \*Cash withdrawal subject to RBI guidelines
- ATM Cards
  - First Year Fee
  - Annual Fee (Per Card)
- ShopSmart Debit Card
  - First Year Fee
  - Annual Fee (Per Card)
- Platinum Debit Card<sup>1</sup>
  - First Year Fee
  - Annual Fee (Per Card)
- m-Commerce Platinum Debit Card / Titanium Debit Card<sup>1</sup>
  - First Year Fee
  - Annual Fee (per card)

eSaver 10k 10k Savings Account <sup>2</sup>	2 in 1 Savings Account
₹10,000 5% of shortfall** in MAB with Max cap of ₹500	₹10,000* 5% of shortfall** in MAB with Max cap of ₹500
FREE	FREE
FREE	FREE
FREE	FREE
FREE	FREE
FREE	FREE
FREE	FREE
FREE*	FREE*
₹ 20*	₹ 20*
₹ 140*	₹ 140*
₹ 150	₹ 150
₹ 150	₹ 150
₹ 200	₹ 200
₹ 200	₹ 200
₹ 799	₹ 799
₹ 799	₹ 799
FREE	NA
₹ 499	NA

## • Lost card re-issuance<sup>1</sup>

- ATM Card
- Shop Smart debit card
- Platinum Debit Card
- m-Commerce Platinum Debit Card / Titanium Debit Card

## • Manual Cash withdrawal

- At designated VISA partner bank branches in India
- At designated VISA partner bank branches outside India
- Subject to Reserve Bank of India guidelines

## • Replacement of PIN

## BRANCH TRANSACTION CHARGES<sup>51</sup>

- Cash Deposit / Withdrawal
- Pay Order / Demand Draft

The above charges will apply in addition to the specific service Charge for the listed transactions On maintenance of MAB, first 4 cash transactions <sup>^^</sup> free in a calendar month and charges apply from the 5th transaction<sup>^^</sup> onwards.

On non-maintenance of MAB, charges apply from first transaction<sup>@</sup>

2 in 1 current account - a total of ₹ 1,00,000 is to be maintained in all linked term deposits else an Monthly average balance of ₹ 50,000 needs to be maintained in the current account. All other charges will be as per 2 in 1 Savings account.

<sup>^^</sup> Demand Draft/Pay order/Cheque deposit/ Fund Transfer will not be counted as a transaction

<sup>@</sup> Cheque deposit/ Fund Transfer will not be counted as a transaction

<sup>§</sup> Effective November 1, 2013

## PHONE BANKING SERVICE CHARGES<sup>§</sup>

- Self Service IVR calls
- Non IVR calls attended by Phone Banking Officers
- <sup>§</sup> Effective November 1, 2013

## OTHER ACCOUNT RELATED CHARGES

### • Duplicate Statement

- Statement upto three months old
- Statement more than 3 months old

### • Account Closure

- Within 12 months from date of opening
- \*This charge is not applicable, in case the account is closed within 14 days from the date the account is opened

### • Stop Payment<sup>1</sup>

- Single Cheque
- Range of Cheques

eSaver 10k 10k Savings Account <sup>2</sup>	2 in 1 Savings Account
₹ 150	₹ 150
₹ 200	₹ 200
₹ 799	₹ 799
₹ 499	NA
₹ 100	₹ 100
₹ 150	₹ 150
FREE	FREE
₹ 100	₹ 100
₹ 100	₹ 100
FREE	FREE
FREE	FREE
₹ 150	₹ 150
₹ 500*	₹ 500*
₹ 50	₹ 50
₹ 50	₹ 50

	eSaver 10k 10k Savings Account <sup>2</sup>	2 in 1 Savings Account
<b>• Cheque Return</b>		
Due to technical reasons	FREE	FREE
Cheque issued by the customer (due to financial reason)	₹ 500	₹ 500
Cheque deposited by customer (due to financial reason)	₹ 150	₹ 150
Foreign Currency Cheque	₹ 250*	₹ 250*
*Other Bank's charges additional		
<b>• Electronic Clearing Service return</b>		
ECS debit instructions issued by customer and returned unpaid	₹ 500	₹ 500
<b>SPECIAL SERVICES</b>		
<b>• Foreign Inward Remittance Certificate / Form 10H</b>		
Within one month of the transaction	₹ 100*	₹ 100*
After one month and upto 1 year of the transaction	₹ 200*	₹ 200*
After 1 year of the transaction	₹ 500*	₹ 500*
*Free for individuals		
<b>• Certificate of Balance / Certificate of Interest</b>		
Certificate upto one year old	FREE	FREE
Certificate more than one year	FREE	FREE
<b>• Retrieval of Documents</b>		
Document upto 6 months old*	₹ 150	₹ 150
Document more than 6 months old*	₹ 150	₹ 150
*Retrieval pertaining to cheque and Debit instructions will not be charged upto one year old		
<b>• Standing instructions</b>		
Setting up charges	FREE	FREE
Execution fee	FREE	FREE
Charges / commission on transaction additional	FREE	FREE
Amendment	FREE	FREE
<b>• Banker's report</b>	FREE	FREE
<b>• Signature Verification</b>	FREE	FREE
<b>OUTSTATION CHEQUE COLLECTION</b>		
<b>• Cheque drawn on any of our branches</b>	FREE	FREE
<b>• Cheque drawn on another bank</b> (Our branch locations)	FREE	FREE
<b>• Speed Clearing Location</b>		
Cheque amount <= ₹ 1,00,000	FREE	FREE
Cheque amount > ₹ 1,00,000	FREE	FREE
<b>• Other Locations</b>		
Cheque amount <= ₹ 5,000	FREE	FREE
Cheque amount > ₹ 5,000 and <= ₹ 10,000	FREE	FREE
Cheque amount > ₹ 10,000 and <= ₹ 1,00,000	FREE	FREE
Cheque amount > ₹ 1,00,000	FREE	FREE
<b>• Foreign Currency Cheque</b>		
Cheque Collection (USD) for cheque <= 50000 USD	USD 35	USD 35
for cheque > 50000 USD	USD 55	USD 55
Cleared Overseas - Reject	USD 15	USD 15
Cleared Overseas - Investigation charges	USD 50	USD 50
Cheque collection (currencies other than USD)	0.28%*	0.28%*
*Min INR 121		

## REMITTANCES

### • National Electronic Funds Transfer

Inward

Outward

### • Real Time Gross Settlement Transfer

Inward

Outward

### • Pay orders / Demand Draft drawn on our branches<sup>1</sup>

Min. fee ₹ 50, Max. ₹ 1,500

\*Charges @ 0.15% to apply thereafter

### • Demand Drafts drawn on correspondent banks<sup>1</sup> (specified Locations\*)

\*List available at all our branches

Min. fee ₹ 250, Max. ₹ 5,000. max. fee will not apply to certain locations.

For other locations, correspondent bank charges will apply additionally

### Foreign Currency Draft (draft in EURO - ₹ 1,025)

### • Cancellation / Revalidation

Demand Draft / Pay Order

### • Lost / Duplicate instrument

\*Correspondent bank's charges additional

### • Funds Transfer

Transmission in Foreign Currency  
(Telex transfer) Remittances upto ₹ 25,50,000

Remittances above INR 25,50,000

\*Other Bank's charges additional

### • Remittances from abroad

#### DOORSTEP BANKING@<sup>1</sup>

##### On call

Cash Pick up / Delivery < ₹ 3,00,000

Cash Pick up / Delivery >= ₹ 3,00,000 and < ₹ 10,00,000

<sup>1</sup>In case MAB is not maintained charges @₹600 per request shall apply

Cheque Pick-up / DD & PO Delivery  
(Per request)

#### Fixed Schedule Services

Frequency - Daily (Cash Pickup & Delivery)  
< ₹ 3,00,000

Frequency - Daily (Cash Pickup & Delivery)  
>= ₹ 3,00,000 and < ₹ 10,00,000

Frequency - Weekly (Cash Pickup & Delivery)  
< ₹ 3,00,000

Frequency - Weekly (Cash Pickup & Delivery)  
>= ₹ 3,00,000 and < ₹ 10,00,000

Frequency - Daily Cheque Pickup

Frequency - Weekly (Cheque Pickup)

Fee on delivery on Sunday, Public Holidays and Banking Holidays will be twice the listed price.

@ In select cities only, list available with branches.

	eSaver 10k 10k Savings Account <sup>2</sup>	2 in 1 Savings Account
	FREE	FREE
	FREE	FREE
	FREE	FREE
	FREE	FREE
	0.15%	Free Upto 2 per month*
	0.25%	0.25%
	₹ 776	₹ 776
	₹ 100	₹ 100
	FREE*	FREE*
	₹ 525*	₹ 525*
	₹ 1025*	₹ 1025*
	FREE	FREE
	₹ 200 <sup>1</sup>	₹ 200 <sup>1</sup>
	₹ 350 <sup>1</sup>	₹ 350 <sup>1</sup>
	₹ 100	₹ 100
	₹ 3,000 per month	₹ 3,000 per month
	₹ 8,000 per month	₹ 8,000 per month
	₹ 700 per month	₹ 700 per month
	₹ 1,300 per month	₹ 1,300 per month
	FREE once a day	FREE once a day
	FREE	FREE

## Please Note:

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 on Foreign Currency Conversion
• 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.

<sup>1</sup> For Employee Banking accounts, please contact phone-banking for service charges applicable to your relationship.

<sup>2</sup> Charges for Howzzat Account will be as per schedule of charges for 10k Savings Account variant.

## PHONE BANKING NUMBERS

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