

SCHEDULE OF SERVICE CHARGES

Effective
15th September 2017

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

Volume 2 / September 2017

MINIMUM BALANCE REQUIREMENT

Monthly Average Balance (MAB)[§]
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*
- Cheque book
 - Personalised Cheque Book (Local)
 - Multicity Cheque Book (Personalised)
- ATM Usage¹
 - Standard Chartered ATM's in India
 - Non Standard Chartered ATM's in India
 - First 5 (Financial & Non Financial[^]) transactions in a month Above first 5 (Financial & Non Financial[^]) transactions in a Month (Per Transaction)
 - [^]Balance Enquiry is considered as Non Financial Transaction.
 - ^{*}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 (Per Transaction)
 - Cash withdrawal subject to RBI guidelines.
 - Balance enquiry (Per Transaction)
- ATM Cards
 - First Year Fee
 - Annual Fee (Per Card)
- Corporate Platinum Debit Card¹
 - First Year Fee
 - Annual Fee (Per Card)
- ShopSmart Debit Card
 - First Year Fee
 - Annual Fee (Per Card)
- Platinum Debit Card¹
 - First Year Fee
 - Annual Fee (Per Card)
- m-Commerce Platinum Debit Card / Titanium Debit Card¹
 - First Year Fee
 - Annual Fee (per card)

eSaver 10k 10k Savings Account ²	2 in 1 Savings Account
₹10,000	₹10,000*
5% of shortfall** in MAB with Max cap of ₹500	5% of shortfall** in MAB with Max cap of ₹500
FREE	FREE
FREE	FREE
FREE	FREE
FREE	FREE
FREE	FREE
FREE	FREE
FREE	FREE
FREE*	FREE*
FREE	FREE
FREE*	FREE*
₹ 20*	₹ 20*
₹ 140	₹ 140
₹ 20	₹ 20
₹ 150	₹ 150
₹ 150	₹ 150
₹ 199	₹ 199
₹ 199	₹ 199
₹ 200	₹ 200
₹ 200	₹ 200
₹ 799	₹ 799
₹ 799	₹ 799
FREE	NA
₹ 499	NA

• Lost card re-issuance¹

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

• Cross-currency mark-up charges on cross border transactions on debit card*

*The exchange rate will be the VISA / MasterCard wholesale exchange rate prevailing at the time of transaction/merchant settlement

• 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^{§1}

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
^{^^} free in a calendar month and charges apply from the 5th transaction^{^^} onwards.

On non-maintenance of MAB, charges apply from first transaction@

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.

^{^^} 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
- Non IVR calls attended by Phone Banking Officers

[§]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 Payment¹

Single Cheque
Range of Cheques

• Cheque Return

Due to technical reasons
Cheque issued by the customer (due to financial reason)
• First cheque return in the last 12 months
• More than one cheque return in the last 12 months (per return)

eSaver 10k 10k Savings Account ²	2 in 1 Savings Account
₹ 150	₹ 150
₹ 200	₹ 200
₹ 799	₹ 799
₹ 499	NA
3.5% + applicable taxes	3.5% + applicable taxes
₹ 100	₹ 100
₹ 150	₹ 150
FREE	FREE
₹ 100	₹ 100
₹ 100	₹ 100
FREE	FREE
FREE	FREE
FREE	FREE
FREE	FREE
FREE	FREE
₹ 500*	₹ 500*
₹ 50	₹ 50
₹ 50	₹ 50
FREE	FREE
₹ 500	₹ 500
₹ 750	₹ 750

