

SCHEDULE OF SERVICE CHARGES

Effective 15th September 2017

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

Volume 2 / September 2017

eSaver 10k 2 in 1 10k Savings Savings Account² Account MINIMUM BALANCE REQUIREMENT Monthly Average Balance (MAB)8 ₹10.000 ₹10.000* Account Maintenance Charges 5% of shortfall** 5% of shortfall** in MAB with in MAB with Max cap of ₹500 Max cap of ₹500 * 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. ^aFor Employee Banking account, MAB requirement is Nil **GENERAL CHARGES** · Account Statements FREE FREE Quarterly Statements Monthly Statements* FREE FREE Pass Book* FREE FREE Duplicate passbook issuance* 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) *₹ 50 on accounts where minimum Monthly Average Balance (MAB) has not been Maintained in the previous month ATM Usage¹ Standard Chartered ATM's in India FREE FREE Non Standard Chartered ATM's in India First 5 (Financial & Non Financial[^]) transactions in a month FREE* FREE* Above first 5 (Financial & Non Financial^A) transactions in a Month (Per Transaction) ₹ 20* ₹ 20* ^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) ₹ 140 ₹ 140 Cash withdrawal subject to RBI guidelines. Balance enquiry (Per Transaction) ₹ 20 ₹ 20 ATM Cards First Year Fee ₹ 150 ₹ 150 Annual Fee (Per Card) ₹ 150 ₹ 150 · Corporate Platinum Debit Card First Year Fee ₹ 199 ₹ 199 Annual Fee (Per Card) ₹ 199 ₹ 199 · ShopSmart Debit Card First Year Fee ₹200 ₹200 Annual Fee (Per Card) ₹ 200 ₹ 200 Platinum Debit Card¹ First Year Fee ₹ 799 ₹ 799 Annual Fee (Per Card) ₹ 799 ₹ 799 m-Commerce Platinum Debit Card / Titanium Debit Card First Year Fee FREE NA Annual Fee (per card) ₹ 499 NA

	eSaver 10k 10k Savings Account ²	2 in 1 Savings Account
Lost card re-issuance ¹		
ATM Card	₹ 150	₹ 150
Shop Smart debit card	₹ 200	₹ 200
Platinum Debit Card	₹ 799	₹ 799
m-Commerce Platinum Debit Card / Titanium Debit Card	₹499	NA
 Cross-currency mark-up charges on cross border transactions on debit card* 	3.5% + applicable taxes	3.5% + applicable taxes
*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	₹ 100	₹ 100
At designated VISA partner bank branches outside India	₹ 150	₹ 150
Subject to Reserve Bank of India guidelines	FREE	FREE
Replacement of PIN BRANCH TRANSACTION CHARGES ^{S1}	FREE	FREE
	₹ 400	₹ 100
Cash Deposit / Withdrawal	₹ 100	₹ 100
Pay Order / Demand Draft The above charges will apply in addition to the specific service Charge for the listed transactions	₹ 100	₹ 100
On maintenance of MAB, first 4 cash transactions 'M' 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 ⁵		
Self Service IVR calls	FREE	FREE
Non IVR calls attended by Phone Banking Officers * Effective November 1, 2013	FREE	FREE
OTHER ACCOUNT RELATED CHARGES		
Duplicate Statement		
Statement upto three months old Statement more than 3 months old	FREE ₹ 150	FREE ₹ 150
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	₹500*	₹ 500*
Stop Payment ¹		
Single Cheque Range of Cheques	₹ 50 ₹ 50	₹ 50 ₹ 50
Cheque Return Due to technical reasons	FREE	FREE
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)	₹ 500 ₹ 750	₹ 500 ₹ 750
W		

	eSaver 10k 10k Savings Account ²	2 in 1 Savings Account
Cheque deposited by customer (due to financial reason) Foreign Currency Cheque *Other Bank's charges additional	₹ 150 ₹ 250*	₹ 150 ₹ 250*
Electronic Clearing Service return ECS debit instructions issued by customer and returned		
unpaid First ECS return in the last 12 months More than one ECS return in the last 12 months (per return) SMS TRANSACTION ALERTS ⁻¹	₹ 500 ₹ 750	₹ 500 ₹ 750
<=5 SMS sent per month >5 SMS sent per month * SMS transaction alert charges will apply only if the MAB is less than INR 25,000. This is irrespective of the account level MAB requirement"	₹ 2.5 per month ₹ 5 per month	
SPECIAL SERVICES		
Foreign Inward Remittance Certificate / Form 10H		
Within one month of the transaction	₹ 100*	₹ 100*
After one month and upto 12 months of the transaction	₹ 200*	₹ 200*
After 12 months of the transaction *Free for individuals	₹ 500*	₹ 500*
Certificate of Balance / Certificate of Interest		
Certificate upto 12 months old Certificate more than 12 months	FREE FREE	FREE FREE
Retrieval of Documents		
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		
Standing instructions		
Setting up charges	FREE	FREE
Execution fee	FREE	FREE
Charges / commission on transaction additional	FREE	FREE
Amendment	FREE	FREE
Banker's report	FREE	FREE
Signature Verification	FREE	FREE
OUTSTATION CHEQUE COLLECTION		
Cheque drawn on any of our branches	FREE	FREE
Cheque drawn on another bank (Our branch locations)	FREE	FREE
Speed Clearing Location		
Cheque amount <= ₹ 1,00,000 Cheque amount > ₹ 1,00,000	FREE FREE	FREE FREE
Other Locations		
Cheque amount <= ₹ 5,000	FREE	FREE
Cheque amount > $₹$ 5,000 and <= $₹$ 10,000	FREE	FREE FREE
Cheque amount > ₹ 10,000 and <= ₹ 1,00,000 Cheque amount > ₹ 1,00,000	FREE FREE	FREE
• Foreign Currency Cheque		
Cheque Collection (USD)		
for cheque <= 50000 USD for cheque > 50000 USD	USD 35 USD 55	USD 35 USD 55
Cleared Overseas - Reject	USD 15	USD 15
Cleared Overseas - Investigation charges	USD 50	USD 50
Cheque collection (currencies other than USD) *Min INR 121	0.28%*	0.28%*

	eSaver 10k 10k Savings Account ²	2 in 1 Savings Account
REMITTANCES		
National Electronic Funds Transfer		
Inward	FREE	FREE
Outward	FREE	FREE
Real Time Gross Settlement Transfer	FDFF	FDFF
Inward Outward	FREE FREE	FREE FREE
Immediate Payment Service (IMPS)	TILL	TILL
- <= INR 1000	FREE	FREE
- > INR 1000 and <= INR 100,000	₹5	₹5
- > INR 100,000 and <= INR 200,000	₹ 15	₹ 15
 Pay orders / Demand Draft drawn on our branches¹ 	0.15%	Free Upto 2 per month*
Min. fee ₹ 50, Max. ₹ 1,500 *Charges @ 0.15% to apply thereafter		
Demand Drafts drawn on correspondent banks¹ (specified Locations*)	0.25%	0.25%
*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)	₹ 776	₹ 776
Cancellation / Revalidation		
Demand Draft / Pay Order	₹ 100	₹ 100
Lost / Duplicate instrument	FREE*	FREE*
*Correspondent bank's charges additional		
Funds Transfer		
Transmission in Foreign Currency (Telex transfer) Remittances upto ₹25,50,000	₹ 525*	₹ 525*
Remittances above INR 25,50,000 *Other Bank's charges additional	₹ 1025*	₹ 1025*
Remittances from abroad	₹ 255	₹ 255
DOORSTEP BANKING@1On call		
Cash Pick up / Delivery < ₹3,00,000	₹ 200*	₹ 200*
Cash Pick up / Delivery >= ₹3,00,000 and < ₹ 10,00,000	₹ 350‡	₹ 350*
*In case MAB is not maintained charges @₹600 per request shall apply		
Cheque Pick-up / DD & PO Delivery (Per request)	₹ 100	₹ 100
Fixed Schedule Services		
Frequency - Daily (Cash Pickup & Delivery)	₹ 3,000	₹ 3,000
< ₹ 3,00,000 Frequency - Daily (Cash Pickup & Delivery)	per month ₹8,000	per month ₹8,000
>= ₹ 3,00,000 and < ₹ 10,00,000	per month	per month
Frequency - Weekly (Cash Pickup & Delivery) < ₹ 3,00,000	₹ 700 per month	₹ 700 per month
Frequency - Weekly (Cash Pickup & Delivery) >= ₹3,00,000 and < ₹10,00,000	₹ 1,300 per month	₹ 1,300 per month
Frequency - Daily Cheque Pickup	FREE once a day	FREE once a day
Frequency - Weekly (Cheque Pickup) Fee on delivery on Sunday, Public Holidays and	FREE	FREE
Banking Holidays will be twice the listed price. (a) In select cities only, list available with branches.		

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.

Charges in this document are exclusive of applicable taxes

GST NOTE:

GST will be levied at the applicable rates in force on all taxable supplies with effect from a date to be notified by the Government.

Once GST is implemented, it will be levied at the applicable rates in force on foreign currency conversion. For the purpose of determination of value of in relation to supply of foreign currency, including money changing, the following table (as provided in the draft rules) should be used:

Transaction Amount	Value of Service on which GST to be paid.	
Less than or equal to INR 1,00,000	1% of the transaction amount, subject to minimum of INR 250/-	
Greater than INR 1,00,000 and less than or equal to INR 10,00,000	INR 1000 + 0.5% of the transaction amount	
Greater than 10,00,000	INR 5,500 + 0.1% of the transaction amount, subject to maximum of INR 60,000/-	

The GST at applicable rates would be levied on the value calculated as per above table.

PHONE BANKING NUMBERS

Allahabad, Amritsar, Bhopal, Bhubaneshwar, 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, Thiruvananthpuram, Vishakhapatnam, Proddatur, Dehradun, Mathura, Saharanpur,	1800 345 1000 /
Siliguri	1800 345 5000

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

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