

SCHEDULE OF SERVICE CHARGES

Effective
1st February 2017

aXcessPlus Savings Account
Super Value Savings Account
eSaver 25K Account
Enhanced linked Savings Account (3 in 1)
eSaver Plus Savings Account

Volume 1 / February 2017

	eSaver 25k/ aXcessPlus ² Parivaar Savings Account	Super Value ³ Savings 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 branches¹				
	Free upto 2 per month*	FREE	FREE	FREE
*Charges @ 0.15% to apply thereafter (Min. fee ₹ 50, Max. fee ₹ 1,500)				
• Demand Drafts drawn on correspondent banks¹ (specified locations*)				
	0.25%	0.25%	0.25%	0.25%
*List available at all our 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				
Foreign Currency Draft (Draft in EURO - ₹ 1,025)	₹ 776	₹ 776	₹ 776	₹ 776
• Cancellation / Revalidation				
Demand Draft / Pay Order	₹ 100	₹ 100	₹ 100	₹ 100
• Lost / Duplicate instrument				
Correspondent bank's charges additional	FREE	FREE	FREE	FREE
• Funds Transfer				
Transmission in Foreign Currency (Telex transfer)				
Remittances upto ₹ 25,50,000	₹ 525*	₹ 525*	₹ 525*	₹ 525*
Remittances above ₹ 25,50,000	₹ 1025*	₹ 1025*	₹ 1025*	₹ 1025*
*other Bank's charges additional				
• Remittance from aboard				
	FREE	FREE	FREE	FREE
DOORSTEP BANKING⁰¹				
On call				
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 MAB is not maintained charges ₹600 per request shall apply				
Cheque Pick-up / DD & 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 Once a day	FREE Once a day	FREE Once a day	FREE Once a day
Frequency - Weekly (Cheque Pickup)	FREE	FREE	FREE	FREE

Fee on delivery on Sunday, Public Holidays & Banking Holidays will be twice the listed price.
© In select cities only, list available with branches

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.

¹The Upcountry locations corresponds to the following cities: Agra, Allahabad, Bareilly, Bhopal, Bhubaneswar, Chhindwara, Cochin, Cuddapah, Dehradun, Indore, Jalgaon, Jodhpur, Ludhiana, Mathura, Nagpur, Patna, Proddatur, Rajkot, Saharanpur, Siliguri, Trivandrum, 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 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 <= ₹ 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.

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

² Charges for Howzzat 25 Account will be as per schedule of charges for aXcess Plus Account variant

³ Charges for Swagat and Breeze Banking Account will be as per schedule of charges for SuperValue 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

	eSaver 25k/ aXcessplus ² Parivaar Saving Account	Super Value ³ Saving Account	eSaver Plus Savings Account	Enhanced linked Savings Account (3 in 1)
MINIMUM BALANCE REQUIREMENT	25000 ^{6A}	50000	300000*	25000 ⁷
Monthly Average Balance (MAB)⁸	5% of shortfall ¹¹ in MAB with Max cap of ₹ 600 ¹²	5% of shortfall ¹¹ in MAB with Max cap of ₹ 600	5% of shortfall ¹¹ in combined MAB of Savings Account and all linked Term Deposits with Max cap of ₹600	5% of shortfall ¹¹ in MAB with Max cap of ₹ 600 ⁹
Account Maintenance Charges				
GENERAL CHARGES				
Account Statements				
Quarterly Statements	FREE	FREE	FREE	FREE
Monthly Statements*	FREE	FREE	FREE	FREE
Pass Book*	FREE	FREE	FREE	FREE
Duplicate passbook issuance*	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*
* INR 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	FREE	FREE
Non Standard Chartered ATM's in India				
First 5 (Financial & Non Financial ¹³) transactions in a month	FREE*	FREE*	FREE*	FREE*
Above first 5 (Financial & Non Financial ¹³) transactions in a month (Per Transaction)	₹ 20 ¹	₹ 20 ¹⁴	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.				
¹ For Upcountry ³ Access Plus Account first 10 (Financial & Non Financial ¹³) ATM transactions are free				
**Free for SuperValue and BREEZE BANKING Savings Account if MAB of ₹ 25,000 is maintained				
¹³ Balance enquiry is considered as non financial transaction				
ATM's Outside India	₹ 140	₹ 140	FREE	₹ 140
Cash withdrawal subject to RBI guidelines.			upto 1 transaction per month*	
*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

*Combined MAB of Savings account and all linked Term Deposits

**Shortfall¹¹ is calculated based on difference between required minimum MAB & actual MAB in a given month.

@ - For Parivaar account, the MAB is across linked savings accounts"

¹Upcountry locations require to maintain 10,000 MAB for Parivaar & access plus account.

¹² For aXcess Plus and Parivaar account, account maintenance charges for upcountry locations will have a max cap of ₹500

¹³ For Employee Banking account, MAB requirement is Nil

¹⁴ For regular 3 in 1 account, MAB required is ₹5000

¹⁵ For regular 3 in 1 account, account maintenance charges will have a max cap of ₹ 500

	eSaver 25k/ aXcessplus ² Parivaar Saving Account	Super Value ³ Saving Account	eSaver Plus Savings Account	Enhanced linked Savings Account (3 in 1)
Annual Fee per Card	₹ 200	FREE*	NA	₹ 200
*For primary cards only				
m-Commerce Platinum Debit Card/ Titanium debit Card/ BREEZE BANKING Titanium Debit Card¹				
First year Fee	FREE	FREE	NA	FREE
Annual Fee per card	₹ 499	₹ 499	NA	₹ 499
Platinum Debit Card¹				
First year Fee	₹ 799	₹ 799	NA	₹ 799
Annual Fee per card	₹ 799	₹ 799	NA	₹ 799
Cash Back Platinum Debit Card¹				
First year Fee	₹ 499	₹ 499	FREE	₹ 499
Annual Fee per card	₹ 499	₹ 499	FREE	₹ 499
Lost card re-issuance¹				
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	₹ 150	₹ 150	₹ 150	₹ 150
Subject to Reserve Bank of India guidelines				
Replacement of PIN	FREE	FREE	FREE	FREE
BRANCH TRANSACTION CHARGES⁵¹				
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 ¹⁶ free in a calendar month and charges apply from the 5th transaction onwards.				
On non-maintenance of MAB, charges apply from first transaction ¹⁶				
¹⁶ Demand Draft/Pay order/Cheque deposit/ Fund transfer will not be counted as a transaction				
¹⁷ Cheque deposit/ Fund Transfer will not be counted as a transaction				
¹⁸ Effective November 1, 2013				
PHONE BANKING SERVICE CHARGES⁸				
Self Service IVR calls	FREE	FREE	FREE	FREE
Non IVR calls attended by Phone Banking Officers	FREE	FREE	FREE	FREE
¹⁹ Effective November1, 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 12 months from the date of opening	₹ 500*	₹ 500*	₹ 500*	₹ 500*
*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	₹ 50	₹ 50	₹ 50	₹ 50
Range of Cheques	₹ 50	₹ 50	₹ 50	₹ 50
Cheque return				

	eSaver 25k/ aXcessplus ² Parivaar Saving Account	Super Value ³ Saving Account	eSaver Plus Savings Account	Enhanced linked Savings Account (3 in 1)
Due to technical reasons Cheque issued by the customer (due to financial reason)	Free ₹ 500	Free ₹ 500	Free ₹ 500	Free ₹ 500
Cheque deposited by customer (due to financial reason)	₹ 150	₹ 150	₹ 150	₹ 150
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	₹ 500	₹ 500	₹ 500	₹ 500
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 old	FREE	FREE	FREE	FREE
Retrieval of Documents				
Document upto 6 months old*	₹ 150	₹ 150	FREE	₹ 150
Document more than 6 months old*	₹ 150	₹ 150	₹ 150	₹ 150
*Retrieval pertaining to cheque & Debit instructions will not be charged upto 1 year old				
Standing instructions				
Setting up Charges	FREE	FREE	FREE	FREE
Execution fee	FREE	FREE	FREE	FREE
Charges/commission on transaction	FREE	FREE	FREE	FREE
additional Amendment	FREE	FREE	FREE	FREE
Banker's report	FREE	FREE	FREE	FREE
Signature Verification	FREE	FREE	FREE	FREE
OUTSTATION 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	FREE	FREE	FREE	FREE
Other Locations				
Cheque amount <= ₹ 5,000	FREE	FREE	FREE	FREE
Cheque amount > ₹ 5,000 and <= INR 10,000	FREE	FREE	FREE	FREE
Cheque amount > ₹ 10,000 and <= ₹ 1,00,000	FREE	FREE	FREE	FREE
Cheque amount > ₹ 1,00,000	FREE	FREE	FREE	FREE
Foreign Currency Cheque				
Cheque Collection (USD)				
for cheque <= 50000 USD	USD 35	USD 35	USD 35	USD 35
for cheque > 50000 USD	USD 55	USD 55	USD 55	USD 55
Cleared overseas - Reject	USD 15	USD 15	USD 15	USD 15
Cleared Overseas - Investigation charges	USD 50	USD 50	USD 50	USD 50
Cheque collection (currencies other than USD	0.28%*	0.28%*	0.28%*	0.28%*
*Min INR 121				