

SCHEDULE OF SERVICE CHARGES

Basic Savings Bank Deposit Account aaSaas Savings Account

Effective 15th April 2017

MINIMUM BALANCE REQUIREMENT

Monthly Average Balance (MAB)	NA
Account Maintenance charges	NA

GENERAL CHARGES

Account statements

Quarterly Statements	Free
Monthly Statements	Free*
"*Available at domicile branch for"	
"Customer-in-Person" (CIP)	
Passbook	Free*
"*Available at domicile branch for"	
"Customer-in-Person" (CIP)	
Duplicate passbook issuance	Free

Cheque book

Personalized cheque book (local)	Free
Multicity Cheque Book (Personalised)	Free

ATM Usage

Standard Chartered ATM's in India	Free
Non Standard Chartered ATM's in India	
First 5 (Financial & Non-financial [^]) transactions	Free*
Above First 5 (Financial & Non-financial [^]) transactions in a month (per transaction)"	Free*
[^] Balance enquiry is considered as non financial transaction	
* The maximum cash you can withdraw using your Debit Card at other bank ATM's is INR 10,000 per transaction. However, this limit may vary as per the discretion of the other Bank"	
ATM's outside India*	Free
*Cash withdrawal subject to RBI guidelines	

ATM Cards

First Year Fee	Free
Annual Fee (per card)	Free

Corporate Platinum Card

First Year Fee	Free
Annual Fee (per card)	Free

ShopSmart Debit Card

First Year Fee	Free
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Basic Savings Bank Deposit Account

NA
NA

Free
Free*

Free*

Free

Free

Free

Free

Free*

Free*

Free

Free

Free

Free

Free

Free

Annual Fee (per card)

Platinum Debit Card

First Year Fee	Free
Annual Fee (per card)	Free

m-Commerce Platinum Debit Card /Titanium Debit Card

First Year Fee	NA
Annual Fee (per card)	NA

Lost Card re-issuance

ATM Card	INR 150
Shop Smart debit card	INR 200
Platinum Debit Card	INR 799
"m-Commerce Platinum Debit Card /Titanium Debit Card"	NA

Manual Cash withdrawal

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

Replacement of PIN

	Free
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BRANCH TRANSACTION CHARGES

Cash Deposit / Withdrawal	Free
Pay order / demand draft	Free

PHONE BANKING SERVICE CHARGES

Self-service IVR calls	Free
Non IVR calls attended by phone banking officers	Free

OTHER ACCOUNT RELATED CHARGES

Duplicate statement

Statement upto 3 months old	Free
Statement more than 3 months old	Free

Account closure

	Free
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Stop payment

Single cheque	Free
Range of cheques	Free

Cheque return

Due to technical reasons	Free
Cheque issued by the customer (due to financial reason)	Free

**Basic Savings Bank
Deposit Account**

Cheque deposited by customer (due to financial reason) Free
Foreign currency cheque* NA

*Other Bank charges additional

Electronic Clearing Service return

ECS debit instruction issued by the customer and returned unpaid Free

SPECIAL SERVICES

Foreign Inward Remittance Certificate / Form 10H

Within one month of the transaction NA
After one month upto 1 year of the transaction NA
After 1 year of the transaction NA

Certificate of Balance / Certificate of Interest

Certificate upto one year old Free
Certificate more than one year (per year) Free

Retrieval of documents

Document upto 6 months old Free
Document more than 6 months old Free

Standing Instructions

Setting up charges Free
Execution fee Free
Charges / commission on transaction additional Free
Amendment Free

Banker's report

Free

Signature verification

Free

OUTSTATION CHEQUE COLLECTION

Cheque drawn on any of our branches Free

Cheque drawn on another bank

(Our Branch Locations) Free

Speed clearing location Free

Other locations Free

Foreign Currency Cheque NA

REMITTANCES

National Electronic Funds Transfer

Inward Free
Outward Free

**Basic Savings Bank
Deposit Account**

Real Time Gross Settlement Transfer

Inward Free
Outward Free

Immediate Payment Service (IMPS) Free

Pay orders / Demand Draft drawn on our branches 0.15%

Min. fee INR 50, Max. INR 1,500

DD drawn on correspondent banks

(specified Locations*) 0.25%

*List available at all our branches

Min. fee INR 250, Max. INR 5,000

For other locations, correspondent bank charges will apply additionally

Foreign Currency Draft

NA

Cancellation / revalidation

Demand Draft / Pay Order INR 100

Lost / duplicate instrument

Free*

*Correspondent bank's charges additional

Funds transfer

Transmission in Foreign Currency (Telex transfer)

Remittances upto USD 50,000 or equivalent value* NA

Remittances above USD 50,000 or equivalent value * NA

*Other Bank's charges additional

Remittances from abroad

NA

DOORSTEP BANKING

NA

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
• 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, Bhubaneshwar, 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	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