



SCHEDULE OF SERVICE CHARGES

Basic Savings Bank Deposit Account

Effective 7th November 2016

sc.com/in

Here for good

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

**Available at domicile branch for"

"Customer-in-Person" (CIP)

Duplicate passbook issuance

Cheque book

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

ATM Usage

Standard Chartered ATM's in India

Non Standard Chartered ATM's in India

First 5 (Financial & Non-financial[^]) transactions

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 INR 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 Free
Annual Fee (per card) Free

ShopSmart Debit Card

First Year Fee Free
Annual Fee (per card) Free

Platinum Debit Card

First Year Fee Free
Annual Fee (per card) Free

Basic Savings Bank Deposit Account

NA
NA

Free
Free*

Free*

Free

Free
NA

Free

Free*

Free*

NA

Free
Free

Free
Free

Free
Free

Basic Savings Bank Deposit Account

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 NA
Platinum Debit Card NA
"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

BRANCH TRANSACTION CHARGES

Cash Deposit / Withdrawal NA
Pay order / demand draft NA

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

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
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

**Basic Savings Bank
Deposit Account**

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

Banker's report	Free
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OUTSTATION CHEQUE COLLECTION

Cheque drawn on any of our branches	Free
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Cheque drawn on another bank

(Our Branch Locations)	Free
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Speed clearing location

Cheque amount <= INR 1,00,000	Free
Cheque amount > INR 1,00,000	NA

Other locations

Cheque amount <= INR 5,000	NA
Cheque amount > INR 5,000 and <= INR 10,000	NA
Cheque amount > INR 10,000 and <= INR 1,00,000	NA
Cheque amount > INR 1,00,000	NA

Foreign Currency Cheque

Foreign Currency Cheque	NA
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REMITTANCES

National Electronic Funds Transfer

Inward	Free
Outward	Free

Real Time Gross Settlement Transfer

Inward	Free
Outward	Free

**Basic Savings Bank
Deposit Account**

Pay orders / Demand Draft drawn on our branches

Pay orders / Demand Draft drawn on our branches	0.15%
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Min. fee INR 50, Max. INR 1,500

DD drawn on correspondent banks

DD drawn on correspondent banks (specified Locations*)	0.25%
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*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

Foreign Currency Draft	NA
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Cancellation / revalidation

Cancellation / revalidation	NA
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Demand Draft / Pay Order

Lost / duplicate instrument

Lost / duplicate instrument	Free*
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*Correspondent bank's charges additional

Funds transfer

Transmission in Foreign Currency (Telex transfer)	NA
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Remittances upto USD 50,000 or equivalent value*	NA
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Remittances above USD 50,000 or equivalent value *	NA
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*Other Bank's charges additional

Remittances from abroad

Remittances from abroad	NA
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DOORSTEP BANKING

On call

Cash pick-up/delivery < INR3,00,000	NA
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Cash pick-up/delivery >= INR3,00,000 and <INR10,00,000	NA
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Cheque pick-up/ DD & PO delivery (per request)	NA
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Fixed Schedule services

Frequency - Daily (cash pick-up & delivery) < INR3,00,000	NA
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Frequency - Daily (cash pick-up & delivery) >= INR3,00,000 & <INR10,00,000	NA
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Frequency - Weekly (cash pick-up & delivery) < INR3,00,000	NA
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Frequency - Weekly (cash pick-up & delivery) >= INR3,00,000 & <INR10,00,000	NA
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Frequency - Daily Cheque Pickup	NA
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Frequency - Weekly (Cheque Pickup)	NA
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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	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