

SCHEDULE OF SERVICE CHARGES

Effective
1st April 2015

Howzzaat!!! 10k Savings Account
eSaver 10K Account
Basic Savings Bank Deposit Account
2 in 1 Savings Account

Volume 1 / April 2015

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Here for good

	BSBDA Account	eSaver 10k Howzzaat!!! 10k Savings Account	2 in 1 Savings Account*
• Real Time Gross Settlement Transfer Inward Outward	FREE FREE	FREE FREE	FREE FREE
• Pay orders / Demand Draft drawn on our branches Min. fee ₹ 50, Max. ₹ 1,500 *Charges @ 0.15% to apply thereafter	0.15%	0.15%	Free Upto 2 per month*
• Demand Drafts drawn on correspondent banks (specified Locations*) *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 - ₹ 1,000)	0.25% NA	0.25% ₹ 300	0.25% ₹ 300
• Cancellation / Revalidation Demand Draft / Pay Order	NA	₹ 100	₹ 100
• Lost / Duplicate instrument Correspondent bank's charges additional	₹ 225	₹ 225	₹ 225
• Funds Transfer Transmission in Foreign Currency (Telex transfer) Remittances upto USD 50,000 or equivalent value Remittances above USD 50,000 or equivalent value (Other Bank's charges additional)	NA NA	₹ 500 ₹ 500	₹ 500 ₹ 500
• Remittances from abroad	NA	FREE	FREE
DOORSTEP BANKING#**			
This service is currently available in select city only			
Cash Pick up / Delivery < ₹ 3,00,000	NA	₹ 200**	₹ 200**
Cash Pick up / Delivery >= ₹ 3,00,000 and < ₹ 10,00,000	NA	₹ 350**	₹ 350**
*In case AQB is not maintained charges @600 per request shall apply			
Cheque Pick-up / DO & PO Delivery (Per request)	NA	₹ 100	₹ 100
Fixed Schedule Services			
Frequency - Daily (Cash Pickup & Delivery) < ₹ 3,00,000	NA	₹ 3,000 per month	₹ 3,000 per month
Frequency - Daily (Cash Pickup & Delivery) >= ₹ 3,00,000 and < ₹ 10,00,000	NA	₹ 8,000 per month	₹ 8,000 per month
Frequency - Weekly (Cash Pickup & Delivery) < ₹ 3,00,000	NA	₹ 700 per month	₹ 700 per month
Frequency - Weekly (Cash Pickup & Delivery) >= ₹ 3,00,000 and < ₹ 10,00,000	NA	₹ 1,300 per month	₹ 1,300 per month
Frequency - Daily (Cheque Pickup)	FREE	FREE	FREE
Frequency - Weekly (Cheque Pickup)	FREE	FREE	FREE
Fee on delivery on Sunday, Public Holidays and Banking Holidays will be twice the listed price.			

*list available with branches **Refer Terms & conditions available **In select cities only

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.3/2012 - Service Tax & further rectified vide corrigendum F.NO.334/1/2012-TRU dated 21st March 2012 the rate of service tax applicable on purchase and sale of foreign currency would be as given below:-

Transaction Amount	Service Tax Payable
• Upto ₹ 0.1 mn	• 0.12% of the transaction amount subject to the minimum amount of ₹ 30
• ₹ > 0.1 mn but < or = ₹ 1 mn	• ₹ 120 + 0.06% of the transaction amount
• ₹ 1 mn	• ₹ 660 + 0.012% of the transaction amount subject to maximum amount of ₹ 6000

Note:- Education cess & Secondary & Higher education cess would be applicable on above

PHONEBANKING NUMBERS

Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune	39404444 / 66014444
Allahabad, Amritsar, Bhopal, Bhubaneswar, Chandigarh, Cochin / Emakulam, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara	3940444 / 6601444
Gurgaon, Noida	011 - 39404444 / 011 - 66014444
Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthapuram, Vishakhapatnam, Proddatur, Dehradun, Mathura, Saharanpur	1800-345-1000
Siliguri	1800-345-5000

	BSBDA Account	eSaver 10k Howzzaat!!! 10k Savings Account	2 in 1 Savings Account**
MINIMUM BALANCE REQUIREMENT			
Monthly Average Balance (MAB)	NA	₹10,000	₹10,000*
ACCOUNT MAINTENANCE CHARGES	NA	5% of shortfall** in MAB with Max cap of 500	5% of shortfall** in MAB with 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.			
GENERAL CHARGES			
Account Statements			
Quarterly Statements	FREE	FREE	FREE
Monthly Statements	FREE*	FREE*	FREE*
Available at domicile branch for "Customer-in-Person" (CIP) Pass Book	FREE	FREE*	FREE*
*Available at domicile branch for "Customer-in-Person" (CIP)			
Cheque book			
Personalised Cheque Book (Local)	FREE	FREE	FREE
Multicity Cheque Book (Personalised)	NA	FREE*	FREE*
*₹ 50 on accounts where minimum AQB has not been Maintained in the previous Quarter			
ATM Usage			
Standard Chartered ATM's in India	FREE*	FREE*	FREE*
Non Standard Chartered ATM's in India			
First 5 (Financial & Non Financial*) transactions in	FREE*	FREE*	FREE*
Above first 5 (Financial & Non Financial*) transactions in a Month (Per Transaction)	₹ 20	₹ 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	NA	₹ 140	₹ 140
Cash withdrawal subject to RBI guidelines			
ATM Cards			
First Year Fee	FREE	₹ 150	₹ 150
Annual Fee (Per Card)	FREE	₹ 150	₹ 150
ShopSmart Debit Card			
First Year Fee	FREE	₹ 200	₹ 200
Annual Fee (Per Card)	FREE	₹ 200	₹ 200
Platinum Debit Card			
First Year Fee	NA	₹ 799	₹ 799
Annual Fee (Per Card)	NA	₹ 799	₹ 799
***m-Commerce Platinum Debit Card / #Howzzaat!!! Titanium Debit Card			
First Year Fee	NA	FREE	NA
Annual Fee / per card	NA	₹ 499	NA
Lost card re-issuance			
ATM Card	₹ 150	₹ 150	₹ 150
Shop Smart debit card	NA	₹ 200	₹ 200
Platinum Debit Card	NA	₹ 799	₹ 799
***m-Commerce Platinum Debit Card / #Howzzaat!!! Titanium Debit Card	NA	₹ 499	NA
Manual Cash withdrawal			
At designated VISA partner bank branches in India	NA	₹ 100	₹ 100
At designated VISA partner bank branches outside India	NA	₹ 150	₹ 150
Subject to Reserve Bank of India guidelines			
Replacement of PIN	FREE	FREE	FREE
*Offered with Howzzaat!!! 10k savings account only.			
BRANCH TRANSACTION CHARGES			
Cash Deposit / Withdrawal	NA	₹ 100	₹ 100
Pay Order / Demand Draft	NA	₹ 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 ^^ 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 a 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

	BSBDA Account	eSaver 10k Howzzaat!!! 10k Savings Account	2 in 1 Savings Account**
PHONE BANKING SERVICE CHARGES			
Self Service IVR calls	FREE	FREE	FREE
Non IVR calls** attended by Phone Banking Officers:			
• First 2 calls free per calendar month	FREE	FREE	FREE
• 3rd call onwards, ₹ 50 per call			
** Calls pertaining to complaints, lost/blockage of cards etc. are excluded from this charge			
OTHER ACCOUNT RELATED CHARGES			
Duplicate Statement			
Statement upto three months old	FREE	FREE	FREE
Statement more than 3 months Old	₹ 150	₹ 150	₹ 150
Account Closure			
Within 6 months from date of opening	NA	₹ 250	₹ 250
This charge is not applicable, in case the account is closed within 14 days from the date the account is opened			
Stop Payment			
Single Cheque	₹ 50	₹ 50	₹ 50
Range of Cheques	₹ 50	₹ 50	₹ 50
Cheque return			
Due to technical reasons	Free	Free	Free
Due to Financial reasons	₹ 500	₹ 500	₹ 500
Foreign Currency Cheque	₹ 250*	₹ 250*	₹ 250*
*Other Bank's charges additional			
Electronic Clearing Service return			
ECS debit instructions issued by customer and returned unpaid	₹ 300	₹ 400	₹ 400
Dormant & Inoperative Accounts			
Dormant Accounts	FREE	₹ 1000 / annum	₹ 1000 / annum
Inoperative Accounts	FREE	₹ 1000/Qtr	₹ 1000/Qtr
SPECIAL SERVICES			
Foreign Inward Remittance Certificate / Form 10H			
Within one month of the transaction	₹ 100*	₹ 100*	₹ 100*
After one month and upto 1 year of the transaction	₹ 200*	₹ 200*	₹ 200*
After 1 year of the transaction	₹ 500*	₹ 500*	₹ 500*
*Free for individuals			
Certificate of Balance / Certificate of Interest			
Certificate upto one year old	FREE	FREE	FREE
Certificate more than one year (per year)	FREE	₹ 250	₹ 250
Retrieval of Documents			
Document upto 6 months old*	₹ 150	₹ 150	₹ 150
Document more than 6 months old*	₹ 250	₹ 250	₹ 250
*Retrieval pertaining to cheque and Debit instructions will not be charged upto one year old			
Standing instructions			
Setting up charges	FREE	FREE	FREE
Execution fee	FREE	FREE	FREE
Charges/ commission on transaction additional			
Banker's report	FREE	FREE	FREE
Signature Verification	FREE	FREE	FREE
Per external document			
OUTSTATION CHEQUE COLLECTION			
Cheque drawn on any of our branches	FREE	FREE	FREE
Cheque drawn on another bank			
Our branch locations	FREE	FREE	FREE
Speed Clearing Location			
Cheque amount <= ₹ 1,00,000	FREE	FREE	FREE
Cheque amount > ₹ 1,00,000	NA	₹ 50	₹ 50
Other Locations			
Cheque amount <= ₹ 5,000	NA	₹ 25	₹ 25
Cheque amount > ₹ 5,000 and <= ₹ 10,000	NA	₹ 50	₹ 50
Cheque amount > ₹ 10,000 and <= ₹ 1,00,000	NA	₹ 100	₹ 100
Cheque amount > ₹ 1,00,000	NA	₹ 150	₹ 150
Foreign Currency Cheque	0.28%	0.28%	0.28%
Min. fee ₹ 100, Max. fee ₹ 1,500			
REMITTANCES			
National Electronic Funds Transfer			
Inward	FREE	FREE	FREE
Outward	FREE	FREE	FREE