

International Banking for Non - Resident Indians

Schedule of Services Charges & Benefits

(Effective Date as April 1, 2011)

| Services | Charges |
|--|--------------------------|
| Quarterly Average Balance to be maintained | ₹ 20,00,000* |
| Non-maintenance of Average Balance | ₹ 2,500/qtr [#] |
| *Aggregated balances held across the savings/current accounts, deposits, investments in one Priority Banking household relationship. A Household is defined as a collection of linked accounts, pertaining to ones' family | |
| # Waiver on AQB maintenance is applicable under the Smart Banking Accounts Programme | |
| General Services | |
| • Consolidated Account Statements | |
| Monthly Statements | Free |
| Duplicate Statements | Free |
| • Electronic Statements (Currently for non-consolidated statements only) | Free |
| • Cheque Book | |
| Personalised Payable at Par Cheque Book | Free |
| • Priority Banking Platinum Debit Card | |
| First Year Fee/Annual Fee | Free |
| Debit Card Spending limit | ₹ 200,000/ day |
| Debit Card Cash Withdrawal limit | ₹ 200,000/ day |
| Fuel Surcharge on Debit Card | Free |
| Lost card re-issuance | Free |
| Replacement of PIN | Free |
| Debit Card Re-issuance | Free |
| • ATM Usage | |
| Applicable to Debit Cards | |
| At Standard Chartered ATMs in India | Free |
| At Other ATMs in India and Overseas* | |
| Cash withdrawal* | Free |
| Balance enquiry* | Free |
| *Overseas withdrawals subject to Reserve Bank of India guidelines. NRO Debit Card would be valid for use in India only | |
| Other Account Related Services | |
| • Outstation Cheque Collections | |
| Cheque drawn on SCB branches | Free |
| Cheque drawn on other banks at SCB branch locations | Free |

Other Locations

| | |
|--|----------------------------|
| • Cheque Amount <= 5,000 | ₹ 25 |
| • Cheque Amount > 5,000 & <=10,000 | ₹ 50 |
| • Cheque Amount > 10,000 & <=1,00,000 | ₹ 100 |
| • Cheque Amount > 1,00,000 | ₹ 150 |
| Cheque Drawn on banks outside India (Foreign Currency Cheque) | 0.25% (Min. fee - ₹100) |
| Correspondence with other banks in India (Per instance) | ₹ 50 |
| Correspondence with banks outside India (Per instance) | ₹ 100 |

Other Bank's charges will be additionally levied, wherever applicable

| | |
|---|--------------|
| • Stop Payment | |
| Single/Range of Cheques | Free |
| • Cheque Return | |
| Cheque issued by customer | Free |
| Cheque deposited by customer | Free |
| Foreign Currency Cheque | ₹ 150 |
| Other Bank's charges will be additionally levied, wherever applicable | |
| • Account Closure | |
| Within 6 months from date of opening | ₹ 500 |
| • Dormant & Unclaimed Accounts | |
| Dormant Accounts | |
| Savings Account | ₹ 1,000/ yr |
| Current Account | ₹ 1,500/ yr |
| Unclaimed Accounts | |
| Savings Account | ₹ 1,000/ qtr |
| Current Account | ₹ 1,000/ qtr |
| • Electronic Clearing System Return | Free |

Remittances

| | |
|--|--------------------|
| • Pay Order/Demand Drafts drawn on our branches | Free |
| • Demand Drafts drawn on correspondent banks (specified locations*) | Free |
| For other locations, correspondent bank charges will apply additionally. | |
| Foreign Currency Draft (USD/GBP) | ₹ 750 |
| Foreign Currency Draft (Euro) | ₹ 1,000 |
| • Cancellation/ Revalidation | |
| Demand Draft / Pay Order | Corr. bank charges |
| • Lost / Duplicate Instrument | Corr. bank charges |

| | |
|---|-------|
| • Funds Transfer | |
| Transfer of funds across SCB branches | Free |
| Transmission in Foreign Currency (telex transfer) | |
| Remittances upto USD 50,000 or equivalent value | Free |
| Remittances above USD 50,000 or equivalent value | Free |
| Other Bank's charges will be additionally levied, wherever applicable | |
| • Inward Remittance from abroad | ₹ 250 |
| • Foreign Inward Remittance Certificate | Free |
| • RTGS | |
| Inward | Free |
| Outward | Free |
| • National Electronic Funds Transfer | |
| Inward | Free |
| Outward | Free |

Special Account Services

| | |
|---|------|
| • Certificate of Balance/Interest | Free |
| • Retrieval of Documents | Free |
| • Standing Instructions (Setup and Execution) | Free |
| Charges/commission on transactions are at actuals | |
| • Banker's Report | Free |
| • Signature Verification | Free |

Internet Banking

Free

- Account Balance Enquiry, Account Transaction
- Details, Issued Cheque Status, Inter Bank Funds Transfer, Credit Card Payments, etc.

Global Privileges

| | |
|---|------|
| • Emergency Cash at Select Overseas Locations | |
| Standard Chartered Bank Locations | Free |
| (Upto USD 5000 per day; locations available on request) | |
| • Use of Priority Banking Centres in India and Overseas | Free |
| • Special Priority Banking Privileges | Free |
| As applicable in respective countries | |
| (list of services and countries available on request) | |

Demat Accounts

| | |
|---|------|
| • Account Opening Charges | Free |
| Stamping, Demat kit charges as applicable | |

Credit Card

- Annual Fee & Joining Charges
- Infinite priced at ₹ 10,000 and waived for PRB customers.

Platinum Rewards, priced at ₹ 1,500 and waived for PRB customers

Priority Banking Infinite Card* Free

Platinum Rewards Card* Free

*Upto 5 Supplementary cards free

**Upto 4 Supplementary cards free

Lockers

- Locker Rentals 50% waiver on regular tariff Services Charges

Loans & Overdrafts

- Home Loan interest rates and processing fees Special tariff
- Loans Against Property Special tariff

Applicable service tax will be charged in addition to the above charges.

If you require a service for which a fee or charge is not detailed in this brochure, please contact your Customer Relationship Manager or our dedicated Priority Helpline/Phonebanking services.

All services offered are subject to Reserve Bank of India guidelines.

Effective April 1, 2011, revised service tax rates will be levied on all foreign exchange transactions (purchase or sale of foreign currency) executed by you. The computation of service tax amount will be done as per the table below:-

| Transaction Amount | Service Tax Payable |
|---|--|
| • Less than or equal to ₹ 1,00,000 | • 0.1% of the transaction amount subject to the minimum amount of ₹ 25 |
| • Greater than ₹ 1,00,000 and less than or equal to ₹ 10,00,000 | • ₹ 100 + 0.05% of the transaction amount |
| • Greater than ₹ 10,00,000 | • ₹ 550 + 0.01% of the transaction amount subject to maximum amount of ₹ 5,000 |

Kindly note that Education cess of 2% and Secondary and Higher Education cess of 1% would be in addition to the service tax amount computed basis the above grid.

The change in service tax regulation is based on Notification No.2/2011 & Notification No.26/2011 dated March 1, 2011 and March 31, 2011 respectively. Standard Chartered Bank would be charging service tax as per the above grid (under Option 2 as per notification No.26/2011 dated March 31, 2011) for the F.Y.2011-12.

Any charges not mentioned in this schedule should be read in conjunction with the relevant product service charges. Charges are also applicable to permitted transactions on Foreign Currency accounts.

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 rates stated in this brochure.