

Schedule of Services Charges & Benefits

(Effective Date as April 1, 2011)

Services	Charges
Quarterly Average Balance to be maintained for Non-EBP 1000 current accounts	₹ 20,00,000*
Quarterly Average Balance to be maintained for EBP 1000 current account	₹ 10,00,000
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
Reward Points	2 points for every ₹ 100 spent on purchases
• 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

Smart Travel Card

India's first Gold Prepaid Travel Card - the *SmartTravel* Card. Now you can take care of all your transactions while traveling abroad by a simple swipe. No need to carry Travelers Cheques or Foreign Currency Cash Tariff for the above service is available on request

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
Doorstep Banking	
This service is currently available in select cities only	
• Cash-pickup/Delivery*	Free
• Cheque-pickup/DD & PO Delivery	Free
• Fixed Schedule Services*	
Frequency – Daily	₹ 1,000 per month
Frequency – Weekly	₹ 500 per month
*Subject to a maximum Pickup/Delivery of Rs. 2,99,999.99 per day	
• Bulk Cash-pickup**	₹ 250 per instance
Bulk Cash-Delivery**	Free
** Between ₹ 3,00,000 & ₹ 10,00,000 per day	
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

Trade Services

- Letter of Credit, Guarantees, etc.
Tariffs for the above services are available on request

Cash Management Services

- Clearing, Logistics, etc.
Tariffs for the above services are available on request

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 ₹ 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.