

MINIMUM BALANCE REQUIREMENT

Average Quarterly Balance (AQB)

QUARTERLY FEE¹

¹Charged upfront and credited back to the account at the end of each quarter if AQB of Rs. 10,000/- or more is maintained in the account in the quarter

GENERAL CHARGES

• Account Statements

Quarterly Statements

Monthly Statements²

²Available at domicile branch for "Customer-in-Person" (CIP)

Pass Book³

³Available at domicile branch for "Customer-in-Person" (CIP)

• Cheque Book

Personalised Cheque Book (Local)

Multicity Cheque Book (Personalised)
Per leaf

• ATM Usage

Applicable to Visa Debit Cards
Standard Chartered ATMs in India
Other VISA ATMs within India

Cash withdrawal

First two transactions

Next two transactions⁴

⁴If Average Quarterly Balance (AQB) of Rs. 10,000 or more is maintained in the account in the quarter

Subsequent transactions

Balance enquiry

VISA ATMs outside India

Cash withdrawal

(Subject to Reserve Bank of India guidelines)

Balance enquiry

• Regular Debit Card

First Year Fees

Subsequent Annual Fee per card

Smartfill Debit Card - Rs 399/year

(available in non-photo, non-picture format only)

• Gold Debit Card

First Year Fees

Subsequent Annual Fee per card

(available in photo, non-photo format only)

• Issuance Charge

Picture card

Lost card re-issuance⁵

⁵Smartfill Debit Card - Rs 399

Gold Debit Card - Rs 799

• Manual cash withdrawal

At designated VISA partner bank
branches in India

At designated VISA partner bank
branches outside India

(Subject to Reserve Bank of India guidelines)

• Replacement of Pin

Foreign currency transactions on debit cards are charged inclusive of commission or fees levied by VISA and 2.5% conversion commission

aaSaan Savings Account

Not Applicable

Rs 100

Free

Free

Free

Free

Rs 9

Free

Free

Free

Rs 50

Rs 20

Rs 140

Rs 20

Rs 200

Rs 200

Rs 799

Rs 799

Rs 100

Rs 200

Rs 100

Rs 150

Rs 50

• ATM Cards

Replacement of Pin

Lost card re-issuance

Rs 50

Rs 100

BRANCH TRANSACTION CHARGES

Cash Deposit / Withdrawal⁶

⁶Cash Deposit/Withdrawal at non-domicile branches will be allowed only for "Customer-in-Person" (CIP)

Free

OTHER ACCOUNT RELATED CHARGES

• Duplicate Statement

Statement upto three months old

Statement more than three months old

Rs 100

Rs 150

• Account Closure

Within 6 months from date of opening

Rs 500

• Stop Payment

Single Cheque

Range of Cheques

Rs 100

Rs 200

• Cheque Return

Cheque issued by customer

Plus interest as applicable

Cheque deposited by customer

Foreign Currency Cheque - Rs 150

Other Bank's charges additional

Rs 300

Rs 100

• Electronic Clearing Service Return

ECS debit instructions issued by
customer and returned unpaid

Rs 250

• Dormant & Inoperative Accounts

Dormant Accounts

Inoperative Accounts

Rs 1,000/
annum

Rs 1,000/
Qtr

SPECIAL SERVICES

• Foreign Inward Remittance Certificate/Form 10H⁷

⁷Free for individuals

Within one month of the transaction

After one month and upto 1 year of
the transaction

After 1 year of the transaction

Rs 100

Rs 200

Rs 500

• Certificate of Balance / Certificate of Interest

Certificate upto one year old

Certificate more than one year old

Free

Rs 250

• Retrieval of Documents

Document upto 6 months old

Document more than 6 months old

Rs 150

Rs 250

• Standing Instructions

Setting up Charges

Execution fee

Charges/commission on transaction additional

Rs 100

Rs 25

• Banker's Report

Rs 50

• Signature Verification

Per external document

Rs 25

aaSaan Savings Account

SCHEDULE OF SERVICE CHARGES

2nd April, 2007

OUTSTATION CHEQUE COLLECTION

- **Cheque drawn on any of our branches**
- **Cheque drawn on another bank**
Our branch locations
Speed Collection locations
(enquire for list of locations)
Other specific locations
(enquire for list of locations)
Min. fee Rs 150
Other Bank's charges additional
- **Foreign Currency Cheque**
Min. fee Rs 100
- **Handling Charges**
Correspondence with other banks
Per instance
For local currency cheque collection
For foreign currency cheque collection
Other Bank's charges additional

REMITTANCES

- **Pay Order**
- **Demand Draft**
Draft drawn on any of our branches
Min. fee Rs 50, Max. fee Rs 1,500
Draft drawn on correspondent bank
Min. fee Rs 250
Foreign Currency Draft
(Draft in EURO - Rs 1,000)
- **Cancellation / Revalidation**
Demand Draft / Pay Order
- **Lost / Duplicate Instrument**
Correspondent bank's charges additional
- **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
- **Remittance from abroad**
- **Traveller's Cheque**
Issuance
Min. fee Rs 100
Encashment

DOORSTEP BANKING

This service is currently available in select cities only
Draft Delivery, Cheque Pick-up and other
services available. For details please
contact our branches or Phone Banking.

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 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.

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

aaSaan Savings Account

Free

Rs 50

Rs 50

0.30%

0.25%

Rs 50

Rs 100

Rs 75

0.25%

0.30%

Rs 750

Rs 250

Rs 250

Rs 500

Rs 1,000

Rs 250

1%

Rs 100

aaSaan Savings Account

