

	Business Plus 25**	Business Plus	Enhanced Business Plus 100	Enhanced Business Plus 500	Enhanced Business Plus 1000
<b>MINIMUM BALANCE REQUIREMENT</b>					
<b>Average Quarterly Balance</b>	Rs 25,000	Rs 50,000	Rs 100,000	Rs 500,000	Rs 1,000,000
<b>ACCOUNT MAINTENANCE CHARGES</b>					
>= 750 K to < 1000 K					Rs 830
>= 500 K to < 750 K					Rs 1,325
>= 300 K to < 500 K				Rs 995	Rs 1,985
>= 100 K to < 300 K				Rs 1,655	Rs 2,480
< 100 K				Rs 2,480	Rs 3,310
>= 75 K to < 100 K			Rs 830		
>= 50 K to < 75 K			Rs 1,105		
< 50 K				Rs 3,310	
>= 25 K to < 50 K		Rs 995	Rs 1,380		
< 25 K	Rs 1,655	Rs 1,380	Rs 1,655		
<b>SERVICES</b>					
<b>Cheque Book</b>					
Personalised Cheque Book	Free	Free	Free	Free	Free
Multicity Cheque Book (Personalised)	Free	Free	Free	Free	Free
<b>ATM Usage</b>					
Applicable to Visa Electron Debit Cards Standard Chartered ATMs in India Other VISA ATMs within India	Free	Free	Free	Free	Free
Cash withdrawal	Rs 55	Rs 55	Rs 55	Rs 55*	Rs 55*
*Free for the first four transactions per account per month if average quarterly balance of Rs 100,000 is maintained					
Balance enquiry	Rs 25	Rs 25	Rs 25	Rs 25	Rs 25
VISA ATMs outside India					
Cash withdrawal	Rs 155	Rs 155	Rs 155	Rs 155	Rs 155
Subject to Reserve Bank of India guidelines					
Balance enquiry	Rs 25	Rs 25	Rs 25	Rs 25	Rs 25
<b>Debit Card</b>					
First Year Fees	Rs 165	Rs 165	Free*	Free*	Free*
Annual Fee per card	Rs 110	Rs 110	Free*	Free*	Free*
*For Primary cards only					
Smartfill Debit Card - Rs 440/year (available in non-photo, non-picture format only)					
Issuance Charge					
Picture card	Rs 110	Rs 110	Rs 110	Rs 110	Free#
Lost card re-issuance*	Rs 110	Rs 110	Rs 110	Free#	Free#
*Smartfill Debit Card - Rs 440/year #For Primary cards only					
Manual cash withdrawal					
At designated VISA partner bank branches in India	Rs 110	Rs 110	Rs 110	Rs 110	Rs 110
At designated VISA partner bank branches outside India	Rs 165	Rs 165	Rs 165	Rs 165	Rs 165
Subject to Reserve Bank of India guidelines					
Replacement of PIN	Rs 55	Rs 55	Rs 55	Rs 55	Rs 55
Foreign currency transaction on debit cards are charged inclusive of commission or fees levied by VISA and 2.2% conversion commission.					
<b>ATM Card</b>					
Replacement of PIN	Rs 55	Rs 55	Rs 55	Rs 55	Rs 55
Lost card re-issuance	Rs 110	Rs 110	Rs 110	Free#	Free#
#For Primary cards only					
<b>OTHER ACCOUNT RELATED CHARGES</b>					
<b>Account Statements</b>					
Monthly Statements	Free	Free	Free	Free	Free
Weekly Statements	Rs 275 per Qtr.	Rs 275 per Qtr.	Rs 275 per Qtr.	Free	Free
<b>Duplicate Statement</b>					
Statement upto three months old	Rs 55	Rs 55	Rs 55	Rs 55	Free
Statement more than three months old	Rs 165	Rs 165	Rs 165	Rs 165	Free
<b>Account Closure</b>					
Within 6 months from date of opening **in select cities only.	Rs 550	Rs 550	Rs 550	Rs 830	Rs 1,105

- Stop Payment**  
Single Cheque Rs 110  
Range of Cheques Rs 220
- Cheque Return**  
Cheque issued by customer Plus interest as applicable Rs 220  
Cheque deposited by customer Rs 115  
Foreign currency cheque - Rs 170  
Other Bank's charges additional
- Accounts Not Operated Upon**  
For 1 year or more Rs 1,655/Annum  
For 6 years or more Rs 1,655/Annum

### SPECIAL SERVICES

- Foreign Inward Remittance Certificate** (within one month of the transaction) Rs 115
- Certificate of Balance / Certificate of Interest**  
Certificate upto one year old Rs 275  
Certificate more than one year old Rs 275
- Retrieval of Documents**  
Document upto 6 months old Rs 165  
Document more than 6 months old Rs 275
- Standing Instructions**  
Setting up charge Rs 110  
Execution fee Rs 30  
Charges/commission on transaction additional
- Banker's Report** Rs 55
- Signature Verification** Rs 30  
Per external document

### OUTSTATION CHEQUE COLLECTION

- Cheque drawn on any of our branches** Free
- Cheque drawn on another bank**  
Our branch locations Rs 55  
Speed Collection Rs 55  
(enquire for list of locations)  
Other specific locations 0.33%  
(enquire for list of locations)  
Min. fee Rs 170  
Other Bank's charges additional
- Foreign Currency Cheque** 0.28%
- Outstation Cheque Pick-up for Local Clearance**  
Cheque clearance charge per instrument NA  
Cheque Pick-up charges (Per month per location) NA  
Cheque return charges NA  
Other Bank's charges additional
- Handling Charges**  
Correspondence with other banks Per instance  
For local currency cheque collection Rs 55  
For foreign currency cheque collection Rs 110  
Other Bank's charges additional

### REMITTANCES

- Pay Order**  
Free upto 2 per day or 75 per Qtr.  
Free upto 2 per day or 75 per Qtr.  
Free
- \*75 includes Demand Drafts Charges @ Rs 85/- per Pay order to apply thereafter
- \*\*in select cities only.

Business Plus 25**	Business Plus	Enhanced Business Plus 100	Enhanced Business Plus 500	Enhanced Business Plus 1000
Rs 110	Rs 110	Free	Free	Free
Rs 220	Rs 220	Rs 220	Rs 220	Rs 220
Rs 220	Rs 220	Rs 220	Rs 220	Free
Rs 115	Rs 115	Free	Free	Free
Rs 1,655/Annum	Rs 1,655/Annum	Rs 1,655/Annum	Rs 1,655/Annum	Rs 1,655/Annum
Rs 1,105/Qtr.	Rs 1,105/Qtr.	Rs 1,105/Qtr.	Rs 1,105/Qtr.	Rs 1,105/Qtr.
Rs 115	Rs 115	Free	Free	Free
Free	Free	Free	Free	Free
Rs 275	Rs 275	Rs 275	Rs 275	Free
Rs 165	Rs 165	Rs 165	Rs 165	Free
Rs 275	Rs 275	Rs 275	Rs 275	Free
Rs 110	Rs 110	Free	Free	Free
Rs 30	Rs 30	Free	Free	Free
Rs 55	Rs 55	Free	Free	Free
Rs 30	Rs 30	Free	Free	Free
Free	Free	Free	Free	Free
Rs 55	Rs 55	Rs 30	Rs 30	Free
Rs 55	Rs 55	Rs 55	Rs 55	Rs 30
0.33%	0.33%	0.33%	0.33%	0.33%
0.28%	0.28%	0.28%	0.28%	0.28%
NA	NA	NA	Rs 85	Rs 85
NA	NA	NA	Rs 440	Rs 440
NA	NA	NA	Rs 110	Rs 110
Rs 55	Rs 55	Rs 55	Rs 55	Rs 55
Rs 110	Rs 110	Rs 110	Rs 110	Rs 110
Free upto 2 per day or 75 per Qtr.	Free upto 2 per day or 75 per Qtr.	Free	Free	Free

	Business Plus 25**	Business Plus	Enhanced Business Plus 100	Enhanced Business Plus 500	Enhanced Business Plus 1000
<b>• Demand Draft</b>					
Draft drawn on any of our branches Min. fee Rs 55, Max. fee Rs 1,655 *75 includes Pay Orders Charges @ 0.30% to apply thereafter Draft drawn on correspondent bank	0.30%	Free upto 2 per day or 75 per Qtr.*	Free	Free	Free
a) Free limits					
- Number of Locations	Nil	Nil	100	160	Any**
- Value	Nil	Nil	15 lacs	30 Lacs	60 Lacs
b) Charges applicable above limit	0.35%	0.35%#	0.15%*	0.15%*	0.15%*
Min. fee - Rs 70 *Correspondent Bank's charges additional **Only for Priority Accounts. For other 210 locations # 0.20% at select locations					
Foreign Currency Draft (Draft in EURO - Rs 1,105)	Rs 830	Rs 830	Rs 830	Rs 830	Rs 830
<b>• Remote Pay facility (Select Locations)</b>					
Demand Draft Charges (enquire for list of locations) Min. Rs 250 per draft	NA	NA	NA	0.15%	0.15%
Delivery Charges (Per month per location)	NA	NA	NA	Rs 440	Rs 440
Delivery Charges (Per instrument/Per instruction, same address)	NA	NA	NA	Rs 55	Rs 55
<b>• Cancellation / Revalidation</b>					
Demand Draft / Pay Order	Rs 275	Rs 280	Rs 275	Rs 275	Corr bank charges
<b>• Lost / Duplicate Instrument</b>	Rs 275	Rs 280	Rs 275	Rs 275	Corr bank charges
Correspondent Bank's charges additional					
<b>• Funds Transfer</b>					
Transfer of funds across Standard Chartered Bank branches	Free	Free	Free	Free	Free
Transmission in Foreign Currency (Telex transfer)					
Remittances upto USD 50,000 or equivalent value	Rs 555	Rs 555	Rs 555	Rs 555	Rs 555
Remittances above USD 50,000 or equivalent value Other Bank's charges additional	Rs 1,105	Rs 1,105	Rs 1,105	Rs 1,105	Rs 1,105
<b>• Remittances from abroad</b>	Rs 280	Rs 275	Rs 275	Rs 275	Rs 275
<b>• Traveller's Cheque</b>					
Issuance Min. fee Rs 110	1.15%	1.15%	1.15%	1.15%	Free
Encashment	Rs 110	Rs 110	Rs 110	Rs 110	Rs 110
<b>DOORSTEP BANKING*</b>					
This service is currently available in select cities only					
<b>• Cash Pick-up / Delivery (Per request)</b>	Rs 110*	Rs 110*	Free	Free	Free
<b>• Cheque Pick-up / DD &amp; PO Delivery (Per request)</b>	Rs 110*	Rs 110*	Free	Free	Free
*Avg.Qtrly.Bal.>50 K to <100 K - Rs 30 Avg.Qtrly.Bal.>100 K - Free					
<b>• Fixed Schedule Services</b>					
Frequency - Daily	Rs 1,105	Rs 1,105	Rs 1,105	Free	Free
Frequency - Weekly	Rs 550	Rs 550	Rs 550	Free	Free
For details contact our branches or Phone Banking.					

#Refer Terms and Conditions available

\*\* in select cities only.

Charges listed under BusinessPlus (except Account Maintenance charges) are 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 the brochure. If you require a service for which a fee or charge is not detailed in this brochure, please contact any of our branches or Phone Banking.

All charges are inclusive of applicable Service Tax.

# SCHEDULE OF SERVICE CHARGES

**September 10, 2004**

Business Plus Current Account  
Enhanced Business Plus Current Account