

SCHEDULE OF SERVICE CHARGES

September 10, 2004

NRE / NRO Savings Account
NRE SuperValue Savings Account

| | NRE / NRO Savings Account | NRE SuperValue Savings Account |
|---|---------------------------|--------------------------------|
| OUTSTATION CHEQUE COLLECTION | | |
| • Cheque drawn on any of our branches | Free | Free |
| • Cheque drawn on another bank | | |
| Our branch locations | Rs 55 | Rs 55 |
| Speed Collection locations (enquire for list of locations) | Rs 55 | Rs 55 |
| Other specific locations (enquire for list of locations) | 0.33% | 0.33% |
| Min. fee Rs 170 | | |
| Other Bank's charges additional | | |
| • Foreign Currency Cheque | 0.28% | 0.28% |
| Min. fee Rs 115 | | |
| • Handling Charges | | |
| Correspondence with other banks | | |
| Per instance | | |
| For local currency cheque collection | Rs 55 | Rs 55 |
| For foreign currency cheque collection | Rs 110 | Rs 110 |
| Other Bank's charges additional | | |
| REMITTANCES | | |
| • Pay Order | Rs 85 | Free |
| • Demand Draft | | |
| Draft drawn on any of our branches | 0.30% | Free |
| Min. fee Rs 55, Max. fee Rs 1,655 | | |
| Draft drawn on correspondent bank | 0.35% | 0.35% |
| Min. fee Rs 70 | | |
| Foreign Currency Draft (Draft in EURO - Rs 1,105) | Rs 830 | Rs 830 |
| • Cancellation / Revalidation | | |
| Demand Draft / Pay Order | Rs 275 | Rs 275 |
| • Lost / Duplicate Instrument | Rs 275 | Rs 275 |
| Correspondent bank's charges additional | | |
| • Funds Transfer | | |
| Transmission in Foreign Currency (Telex transfer) | | |
| Remittances upto USD 50,000 or equivalent value | Rs 555 | Rs 555 |
| Remittances above USD 50,000 or equivalent value | Rs 1,105 | Rs 1,105 |
| Other Bank's charges additional | | |
| • Remittance from abroad | Rs 275 | Rs 275 |
| • Traveller's Cheque | | |
| Issuance | 1.15% | Free |
| Min. fee Rs 110 | | |
| Encashment | Rs 110 | Free |

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.

All charges are inclusive of applicable Service Tax.