

MINIMUM BALANCE REQUIREMENT

Average Quarterly Balance (AQB)

ACCOUNT MAINTENANCE CHARGES

>= Rs. 7,50,000 to < Rs. 10,00,000				Rs. 750
>= Rs. 5,00,000 to < Rs. 7,50,000				Rs. 1200
>= Rs. 3,00,000 to < Rs. 5,00,000				Rs. 1800
>= Rs. 1,00,000 to < Rs. 3,00,000				Rs. 2250
< Rs. 1,00,000				Rs. 3000
>= Rs. 75,000 to < Rs. 1,00,000			Rs. 750	
>= Rs. 50,000 to < Rs. 75,000			Rs. 1000	
< Rs. 50,000				
>= Rs. 25,000 to < Rs. 50,000		Rs. 900	Rs. 1250	
< Rs. 25,000		Rs. 1500	Rs. 1500	

SERVICES

Cheque Book Personalised Cheque Book Multicity Cheque Book (Personalised) * Rs. 225 per 25 leaf chequebook will be charged if minimum required AQB is not maintained	Free	Free	Free	Free
ATM Usage Applicable to Visa Electron Debit Cards Standard Chartered ATMs in India Other VISA ATMs within India Cash withdrawal * *Free for the first four transactions per account per month if AQB of Rs 100,000 is maintained Balance enquiry VISA ATMs outside India Cash withdrawal Subject to Reserve Bank of India guidelines Balance enquiry	Free	Free	Free	Free
ShopSmart Debit Card First Year Fees Annual Fee per card *For primary cards only	Rs. 200	Rs. 200	Free*	Free*
Gold Debit Card First Year Fees Annual Fee per card (available in photo, non-picture format only)	Rs. 799	Rs. 799	Rs. 799	Rs. 799
Issuance Charge Picture card Lost card re-issuance* *Gold Debit Card - Rs. 799 #For Primary cards only	Rs. 100	Rs. 100	Rs. 100	Free*
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	Rs. 100	Rs. 100	Rs. 100	Rs. 100
Replacement of PIN Foreign currency transaction on debit cards are charged inclusive of commission or fees levied by VISA and 2.5% conversion commission.	Rs. 50	Rs. 50	Rs. 50	Rs. 50
ATM Card Replacement of PIN Lost card re-issuance #For Primary cards only	Rs. 50	Rs. 50	Rs. 50	Rs. 50

BRANCH TRANSACTION CHARGES

Applicable to BP 25 accounts with AQB less than Rs. 25,000 and BP 25 accounts with AQB less than Rs. 50000				
Cash Deposit / Withdrawal	Rs. 50	Rs. 50	Free	Free
Pay Order / Demand Draft	Rs. 50	Rs. 50	Free	Free
(The above charges will apply in addition to the specific service charge for the listed transactions. Branch Transaction charges will apply only if total number of transactions in the quarter exceed 15.)				

** in select cities only.

Business Plus 25**	Business Plus	Enhanced Business Plus 100	Enhanced Business Plus 1000
Rs. 25000	Rs. 50000	Rs. 100000	Rs. 1000000

OTHER ACCOUNT RELATED CHARGES

Account Statements Monthly Statements Weekly Statements	Free	Free	Free	Free
Duplicate Statement Statement upto three months old Statement more than three months old	Rs. 100	Rs. 100	Rs. 100	Free
Account Closure Within 6 months from date of opening	Rs. 500	Rs. 500	Rs. 500	Rs. 1000
Stop Payment Single Cheque Range of Cheques	Rs. 100	Rs. 100	Free	Free
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. 300	Rs. 300	Free
Electronic Clearing Service Return ECS debit instructions issued by customer and returned unpaid	Rs. 250	Rs. 250	Rs. 250	Free
Dormant & Inoperative Accounts Dormant Accounts Inoperative Accounts	Rs. 1500	Rs. 1500	Rs. 1500	Rs. 1500

SPECIAL SERVICES

Foreign Inward Remittance Certificate/Form 10 H 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. 100	Free	Free
Certificate of Balance / Certificate of Interest Certificate upto one year old Certificate more than one year old	Free	Free	Free	Free
Retrieval of Documents Document upto 6 months old Document more than 6 months old	Rs. 150	Rs. 150	Rs. 150	Free
Standing Instructions Setting up charge Execution fee Charges/commission on transaction additional	Rs. 100	Rs. 100	Free	Free
Banker's Report	Rs. 50	Rs. 50	Free	Free
Signature Verification Per external document	Rs. 25	Rs. 25	Free	Free

OUTSTATION CHEQUE COLLECTION

Cheque drawn on any of our branches	Free	Free	Free	Free
Cheque drawn on another bank Our branch locations Speed Collection (enquire for list of locations) Other specific locations (enquire for list of locations) Min fee Rs. 150 Other Bank's charges additional	Free	Free	Free	Free
Foreign Currency Cheque Min. fee Rs. 100	0.30%	0.30%	0.30%	0.30%
Outstation Cheque Pick-up for Local Clearance Cheque clearance charge per instrument Cheque Pick-up charges (per month per location) Cheque return charges Other Bank's charges additional	NA	NA	Rs. 75	Rs. 75
Handling Charges Correspondence with other banks Per instance For local currency cheque collection For foreign currency cheque collection Other Bank's charges additional	NA	NA	Rs. 400	Rs. 400
	NA	NA	Rs. 100	Rs. 100
	Rs. 50	Rs. 50	Rs. 50	Rs. 50
	Rs. 100	Rs. 100	Rs. 100	Rs. 100

** in select cities only.

Business Plus 25**	Business Plus	Enhanced Business Plus 100	Enhanced Business Plus 1000
Free	Free	Free	Free
Rs. 250 per Qtr.	Rs. 250 per Qtr.	Free	Free
Rs. 100	Rs. 100	Rs. 100	Free
Rs. 150	Rs. 150	Rs. 150	Free
Rs. 500	Rs. 500	Rs. 500	Rs. 1000
Rs. 100	Rs. 100	Free	Free
Rs. 200	Rs. 200	Rs. 200	Rs. 200
Rs. 300	Rs. 300	Rs. 300	Free
Rs. 100	Rs. 100	Free	Free
Rs. 250	Rs. 250	Rs. 250	Free
Rs. 1500	Rs. 1500	Rs. 1500	Rs. 1500
Rs. 1000	Rs. 1000	Rs. 1000	Rs. 1000
Qtr	Qtr	Qtr	Qtr
Rs. 100	Rs. 100	Free	Free
Rs. 200	Rs. 200	Free	Free
Rs. 500	Rs. 500	Free	Free
Free	Free	Free	Free
Rs. 250	Rs. 250	Rs. 250	Rs. 250
Rs. 150	Rs. 150	Rs. 150	Free
Rs. 250	Rs. 250	Rs. 250	Free
Rs. 100	Rs. 100	Free	Free
Rs. 25	Rs. 25	Free	Free
Rs. 50	Rs. 50	Free	Free
Rs. 25	Rs. 25	Free	Free
Free	Free	Free	Free
Free	Free	Free	Free
Rs. 50	Rs. 50	Rs. 50	Rs. 25
0.30%	0.30%	0.30%	0.30%
0.25%	0.25%	0.25%	0.25%
NA	NA	Rs. 75	Rs. 75
NA	NA	Rs. 400	Rs. 400
NA	NA	Rs. 100	Rs. 100
Rs. 50	Rs. 50	Rs. 50	Rs. 50
Rs. 100	Rs. 100	Rs. 100	Rs. 100

REMITTANCES

National Electronic Funds Transfer

Inward	Free	Free	Free	Free
Outward	Free	Free	Free	Free

Real Time Gross Settlement Transfers

Inward	Rs. 100	Rs. 100	Rs. 100	Rs. 100
Outward	0.25%	0.25%	0.25%	0.25%

(Min. Rs. 250, Max. Rs. 1000)

Pay Orders/Demand Drafts drawn on our branches

Min. fee Rs. 50, Max. fee Rs. 1500

Charges @ 0.10% to apply thereafter

Demand Drafts drawn on correspondent banks (specified locations*)

a) Free limits (per month)

- Value

b) Charges applicable above limit

Min Fee - Rs. 150, Max Fee - Rs. 5000

Max Fee will not apply to certain locations.

For other locations, correspondent bank charges will apply additionally

Foreign Currency Draft

(Draft in EURO Rs. 1000)

Remote Pay facility (Select Locations)

Demand Draft Charges

(Enquire for list of locations)

Min Rs 200 per draft

Delivery charges

(Per month per location)

Delivery Charges

(Per instrument/Per instruction, same address)

Cancellation / Revaluation

Demand Draft / Pay Order

Rs. 250*

Rs. 250*

Rs. 250*

Rs. 250*

Rs. 250*

Rs. 250*

Rs. 250*

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Rs. 250*

Rs. 250*

Rs. 250*

Rs. 250*

Rs. 250*

*List available with branches

Refer Terms & Conditions available.

** in select cities only.

Business Plus 25**	Business Plus	Enhanced Business Plus 100	Enhanced Business Plus 1000
Free	Free	Free	Free
Free	Free	Free	Free
Rs. 100	Rs. 100	Rs. 100	Rs. 100
0.25%	0.25%	0.25%	0.25%
Free upto 75 per Qtr	Free upto 75 per Qtr	Free	Free
Nil	Nil	Rs. 50 lacs	Rs. 75 lacs
0.15%	0.15%	0.10%	0.10%
Rs. 750	Rs. 750	Rs. 750	Rs. 750
NA	NA	0.10%	0.10%
NA	NA	Rs. 400	Rs. 400
NA	NA	Rs. 50	Rs. 50
Rs. 250*	Rs. 250*	Rs. 250*	Corr bank charges
Rs. 250*	Rs. 250*	Rs. 250*	Corr bank charges
Free	Free	Free	Free
Rs. 500	Rs. 500	Rs. 500	Rs. 500
Rs. 1000	Rs. 1000	Rs. 1000	Rs. 1000
Rs. 250	Rs. 250	Rs. 250	Rs. 250
1%	1%	1%	Free
Rs. 100	Rs. 100	Rs. 100	Rs. 100
Rs. 100*	Rs. 100*	Free	Free
Rs. 100*	Rs. 100*	Free	Free
Rs. 1000	Rs. 1000	Rs. 1000	Rs. 1000
Rs. 500	Rs. 500	Rs. 500	Rs. 500

GROUP CURRENT ACCOUNTS

MINIMUM BALANCE REQUIREMENT	EBP 100 Group	EBP 1000 Group
Average Quarterly Balance	Rs. 100000	Rs. 1000000
ACCOUNT MAINTENANCE CHARGES		
>= Rs. 7,00,000 to < Rs. 10,00,000		Rs. 1000
>= Rs. 5,00,000 to < Rs. 7,00,000		Rs. 1500
>= Rs. 3,00,000 to < Rs. 5,00,000		Rs. 2000
>= Rs. 1,00,000 to < Rs. 3,00,000		Rs. 2500
< Rs. 1,00,000		Rs. 3500
>= Rs. 75,000 to < Rs. 1,00,000	Rs. 1000	
>= Rs. 50,000 to < Rs. 75,000	Rs. 1250	
< Rs. 50,000		
>= Rs. 25,000 to < Rs. 50,000	Rs. 1500	
< Rs. 25,000	Rs. 2000	
Maximum number of accounts per group (including one primary account)	3	5
Demand Drafts drawn on correspondent banks (specified locations*)		
a) Free limits (per month - aggregated across the entire group)		
- Value	Rs. 50 lacs	Rs. 75 lacs
b) Charges applicable above limit	0.10%	0.10%
Min Fee - Rs. 150, Max Fee - Rs. 5000 Max Fee applies only to 178 specified locations. For other locations, fees will not be subject to a maximum		
All other charges	Schedule of charges for EBP 100 Current Account will apply to each account in the group individually	Schedule of charges for EBP 1000 Current Account will apply to each account in the group individually

For details contact our branches or Phone Banking.

Cash Deposits into current accounts will be charged at the rate of Re. 1 per Rs. 1000 of cash deposited. This charge will apply only if the total cash deposited in a month exceeds Rs. 10 lakhs.

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

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

The charges for Enhanced Business Plus 100 will apply for Enhanced Business Plus 500 accounts.

All Business Plus Account charges except Account Maintenance Charges are applicable to HomeSaver Plus Current Accounts, unless specified otherwise.

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

PHONEBANKING NUMBERS

Allahabad	1800 345 1212
Ahmedabad	2640 8888
Amritsar	1800 345 5000
Bangalore	2558 8888
Bhopal	255 2188
Bhubaneshwar	1800 345 5000
Chandigarh	1800 345 5000
Chennai	2811 0888
Coimbatore	1800 345 5000
Delhi	2373 3888
Ernakulam	1800 345 5000
Gurgaon	2373 3888
Guwahati	260 5888
Hyderabad	2332 8888
Jaipur	510 8888
Jalandhar	1800 345 5000
Kanpur	230 3888
Kolkata	2242 8888
Lucknow	1800 345 1212
Ludhiana	508 9888
Mumbai	2492 8888
Nagpur	1800 345 5555
Noida	2373 3888
Patna	1800 345 5000
Pune	1800 22 6888
Rajkot	1800 345 5555
Indore	1800 345 5000
Secunderabad	2332 8888
Surat	222 0188
Vadodara	1800 345 5555

SCHEDULE OF SERVICE CHARGES

15th September 2007

Business Plus Current Account
Enhanced Business Plus Current Account
Group Enhanced Business Plus Current Account