

Services	Charges
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#### INTERNET BANKING

Free

- **Account Balance Enquiry, Account Transaction**  
Details, Issued Cheque Status, Inter Bank Funds Transfer, Credit Card Payments, etc.

#### CREDIT CARD

- **Annual Fee & Joining Charges**

Standard Chartered Gold Card\* Free  
Manhattan Card Free

\* Upto 4 Supplementary cards free

#### LOCKERS

- Locker Rentals 25% waiver on regular tariff

#### 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 Relationship Manager or our Phonebanking services.

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

Any charges not mentioned in this schedule should be read in conjunction with the relevant product service charges.

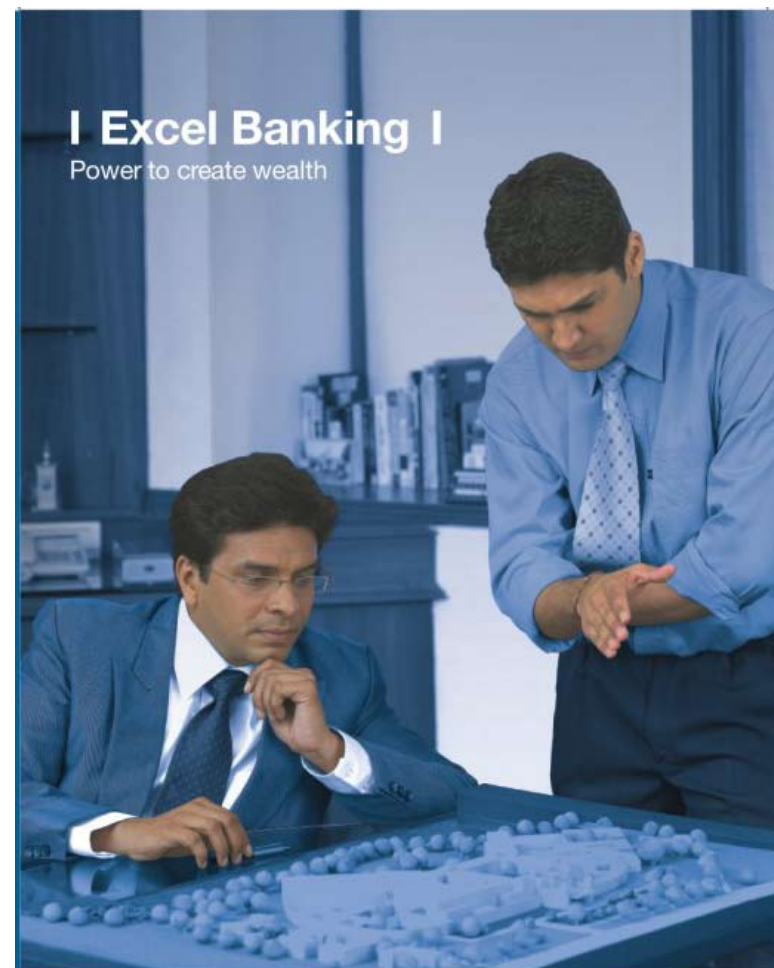
Charges are also applicable to permitted transactions on Foreign Currency accounts.

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.

## Phonebanking Services (7 days a week)

<b>Ahmedabad</b>	079-2640 8888	Mon to Sat : 8.00 a.m. - 8.00 p.m. Sun & Bank Holidays : 9.00 a.m. - 3.00 p.m.
<b>Allahabad</b>	1800 345 1212	Mon to Sat : 8.00 a.m. - 8.00 p.m. Sun & Bank Holidays : 9.00 a.m. - 3.00 p.m.
<b>Amritsar</b>	1800 345 5000	Mon to Sat : 8.00 a.m. - 8.00 p.m. Sun & Bank Holidays : 9.00 a.m. - 3.00 p.m.
<b>Bangalore</b>	080-2559 9966	: 8.00 a.m. - 10.00 p.m.
<b>Bhopal</b>	0755-255 2188	Mon to Sat : 8.00 a.m. - 7.00 p.m. Sun & Bank Holidays : 9.00 a.m. - 3.00 p.m.
<b>Bhubaneshwar</b>	1800 345 5000	: 24 hours
<b>Chandigarh</b>	1800 345 5000	Mon to Sat : 8.00 a.m. - 8.00 p.m. Sun & Bank Holidays : 9.00 a.m. - 3.00 p.m.
<b>Chennai</b>	044-2811 0888	: 24 hours
<b>Coimbatore</b>	1800 345 5000	: 24 hours
<b>Delhi</b>	011-2370 9966	: 24 hours
<b>Ernakulam</b>	1800 345 5000	: 24 hours
<b>Guwahati</b>	0361-260 5888	Mon to Sat : 9.30 a.m. - 7.00 p.m. Sun & Bank Holidays : 9.30 a.m. - 2.30 p.m.
<b>Hyderabad</b>	040-3940 4444 040-6601 4444	: 24 hours
<b>Indore</b>	1800 345 5000	Mon to Sat : 8.00 a.m. - 7.00 p.m. Sun & Bank Holidays : 9.00 a.m. - 3.00 p.m.
<b>Jaipur</b>	0141-510 8888	Mon to Sat : 9.00 a.m. - 6.00 p.m. Sun & Bank Holidays : 9.00 a.m. - 3.00 p.m.
<b>Jalandhar</b>	1800 345 5000	Mon to Sat : 8.00 a.m. - 7.00 p.m. Sun & Bank Holidays : 9.00 a.m. - 3.00 p.m.
<b>Kanpur</b>	0512-230 3888	Mon to Sat : 8.00 a.m. - 8.00 p.m. Sun & Bank Holidays : 9.00 a.m. - 3.00 p.m.
<b>Kolkata</b>	033-2242 8888	: 24 hours
<b>Lucknow</b>	1800 345 1212	Mon to Sat : 8.00 a.m. - 8.00 p.m. Sun & Bank Holidays : 9.00 a.m. - 3.00 p.m.
<b>Ludhiana</b>	0161-508 9888	Mon to Sat : 8.00 a.m. - 8.00 p.m. Sun & Bank Holidays : 9.00 a.m. - 3.00 p.m.
<b>Mumbai</b>	022-2492 9966	: 24 hours
<b>Nagpur</b>	1800 345 5555	Mon to Sun : 8.00 a.m. - 8.00 p.m. Sun & Bank Holidays : 9.00 a.m. - 3.00 p.m.
<b>Pune</b>	1800 345 5000	: 24 hours
<b>Rajkot</b>	1800 345 5555	Mon to Sat : 8.00 a.m. - 8.00 p.m. Sun & Bank Holidays : 9.00 a.m. - 3.00 p.m.
<b>Surat</b>	0261-222 0188	Mon to Sat : 8.00 a.m. - 7.00 p.m. Sun & Bank Holidays : 9.00 a.m. - 3.00 p.m.
<b>Vadodara</b>	1800 345 5555	Mon to Sat : 8.00 a.m. - 8.00 p.m. Sun & Bank Holidays : 9.00 a.m. - 3.00 p.m.



**I Excel Banking I**  
Power to create wealth

*Schedule of Services & Benefits  
November 1st, 2007*

## | Excel Banking |

Services	Charges
Quarterly Average Balance	Rs. 5,00,000
*Aggregate total relationship across Saving, Current, Fixed Deposit investment and insurance	
<b>GENERAL SERVICES</b>	
Monthly Statements	Free
Duplicate Statements	Free
• <b>Electronic Statements</b> (Currently for non-consolidated statements only)	Free
• <b>Cheque Book</b> Personalised Payable at Par Cheque Book	Free
• <b>Shop Smart Debit Card</b> First Year Fee/Annual Fee	Free
Debit Card Spending limit	Rs. 25,000/ day
Debit Card Cash Withdrawal limit	Rs. 25,000/ day
Card Issuance Charge	
Picture card	Free
Lost card re-issuance	Free
Replacement of PIN	Free
Debit Card Re-issuance	Free
Reward Points (Points are redeemable for cash)	1 point for every Rs. 75 spent on purchases
• <b>ATM Usage</b> Applicable to VISA Debit Cards	
At Standard Chartered ATMs in India	Free
At Other VISA ATMs in India	
Cash withdrawal	Free
Balance enquiry	Free
At Other VISA ATMs Overseas	
Cash withdrawal*	Rs. 140 per instance
Balance enquiry*	Rs. 20 per instance
*Overseas withdrawals subject to Reserve Bank of India guidelines	
Manual cash withdrawal	
At designated VISA partner bank branches in India	Rs. 100
At designated VISA partner bank branches outside India*	Rs. 150
*Subject to Reserve Bank of India guidelines	

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### OTHER ACCOUNT RELATED SERVICES

• <b>Cheque Collection</b> Cheque drawn on SCB branches	Free
Cheque drawn on other bank branches	
SCB branch locations	Free
SCB Speed Collection locations	Rs. 50
Other SCB specific locations (list of locations available on request)	0.30% (Min. fee-Rs. 150)
Cheque Drawn on banks outside India (Foreign Currency Cheque)	0.25% (Min. fee-Rs. 100)
Correspondence with other banks in India (Per instance)	Rs. 50
Correspondence with banks outside India (Per instance)	Rs. 100
Other Bank's charges will be additionally levied, wherever applicable	
• <b>Stop Payment</b> Single/Range of Cheques	Free
• <b>Cheque Return</b> Cheque issued by customer	Free
Cheque deposited by customer	Free
Foreign Currency Cheque	Rs. 150
Other Bank's charges will be additionally levied, wherever applicable	
• <b>Account Closure</b> Within 6 months from date of opening	Rs. 500
• <b>Dormant &amp; Unclaimed Accounts</b> Dormant Accounts	
Savings Account	Rs. 1,000/yr
Current Account	Rs. 1,500/yr
Unclaimed Accounts	
Savings Account	Rs. 1,000/qtr
Current Account	Rs. 1,000/qtr
• <b>Large Cash Deposits</b> (For over Rs. 10,000 per month)	Rs. 1 per Rs. 1000 of cash deposited
• <b>Electronic Clearing System Return</b>	Free

### REMITTANCES

• Pay order/Demand Drafts drawn on our branches	Free
• Demand Drafts drawn on correspondent banks (specified locations*) (For EBP 1000 current accounts only)	Free upto limit of Rs. 75,00,000 per month
Charges of 0.10% will apply 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 (USD/GBP)	Rs. 750
Foreign Currency Draft (Euro)	Rs. 1,000

\* List available with branches.

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• <b>Cancellation / Revalidation</b> Demand Draft / Pay Order	Corr. bank charges
• <b>Lost / Duplicate Instrument</b>	Corr. bank charges
• <b>Funds Transfer</b> Transfer of funds across SCB branches	Free
Transmission in Foreign Currency (telex transfer)	
Remittances upto USD 50,000 or equivalent value	Rs. 500
Remittances above USD 50,000 or equivalent value	Rs. 1,000
Other Bank's charges will be additionally levied, wherever applicable	
• <b>Inward Remittance from abroad</b>	Rs. 250
• <b>Foreign Inward Remittance Certificate</b>	Free
• <b>Travellers' Cheque</b> Issuance	Free
Encashment	Free
• <b>RTGS</b> Inward	Rs. 100
Outward	0.25% (Min: Rs. 250, Max: Rs. 1000)
• <b>National Electronic Funds Transfer</b> Inward	Free
Outward	Free

### SPECIAL ACCOUNT SERVICES

• <b>Certificate of Balance/Interest</b>	Free
• <b>Retrieval of Documents</b>	Free
• <b>Standing Instructions (Setup and Execution)</b> Charges / commission on transactions are at actuals	Free
• <b>Banker's Report</b>	Free
• <b>Signature Verification</b>	Free

### DOORSTEP BANKING

This service is currently available in select cities only

• <b>Cash-pickup/Delivery*</b>	Free
• <b>Cheque-pickup/DD &amp; PO Delivery</b>	Free
• <b>Fixed Schedule Services*</b> Frequency - Daily	Rs. 1000 per month
Frequency - Weekly	Rs. 500 per month
*Subject to a maximum Pickup/Delivery of Rs. 2,99,999.99 per day	
• <b>Bulk Cash-pickup**</b>	Rs. 250 per instance
<b>Bulk Cash-Delivery**</b>	Free

\*\*Between Rs. 3,00,000 & Rs. 10,00,000 per day