

## MINIMUM BALANCE REQUIREMENT

### Average Quarterly Balance (AQB)

## ACCOUNT MAINTENANCE CHARGES

If the AQB is less than Rs 25,000  
 If the AQB is greater than or equal to Rs 25,000 & less than Rs 50,000  
 If the AQB is greater than or equal to Rs 50,000 & less than Rs 75,000  
 If the AQB is greater than or equal to Rs 75,000 & less than Rs 100,000

## GENERAL CHARGES

### Account Statements

#### Quarterly Statements

\*Rs 50/statement on accounts where minimum average balance has not been maintained in the previous quarter

### Cheque Book

#### Personalised Cheque Book

\*Rs 50/cheque book on accounts where minimum average balance has not been maintained in the previous quarter

#### Multiplicity Cheque Book (Personalised)

\*Rs 225/cheque book on NRE Savings accounts where minimum average balance has not been maintained in the previous quarter  
 \*Rs 225/cheque book on NRO Savings account

### ATM Usage

#### Standard Chartered ATMs in India Other VISA ATMs within India

Applicable to Visa Electron Debit Cards

#### Cash withdrawal

\*Free for the first four transactions per account per month if AQB of Rs 25,000 is maintained.

\*Free for all transactions in the quarter if AQB of Rs 50,000 is maintained.

#### Balance enquiry

\*Free for all transactions in the quarter if AQB of Rs 50,000 is maintained.

#### VISA ATMs outside India

Applicable to Visa Electron Debit Cards

#### Cash withdrawal

\*Free for the first two transactions per account per month if AQB of Rs 25,000 is maintained.

\*Free for all transactions in the quarter if AQB of Rs 50,000 is maintained.

Subject to Reserve Bank of India guidelines

#### Balance enquiry

\*Free for all transactions in the quarter if AQB of Rs 50,000 is maintained.

### Debit Card

Not applicable on NRO Savings accounts

#### First Year Fees

Annual Fee per card

(for subsequent years)

\*For primary cards only

Smartfill Debit Card - Rs 399/year

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

Gold Debit Card - Rs 799/year

Issuance Charge

Picture card

Lost card re-issuance\*

\*Smartfill Debit Card - Rs 399

\*Gold Debit Card - Rs 799

	NRE / NRO Savings Account / Current Account	NRE SuperValue Savings Account	NRI Swagat Accounts (NRE Savings Account)
Average Quarterly Balance (AQB)	Rs 25,000	Rs 100,000	Rs. 50,000
If the AQB is less than Rs 25,000	Rs 750/qtr	Rs 1,750/qtr	Rs 1,000/qtr
If the AQB is greater than or equal to Rs 25,000 & less than Rs 50,000		Rs 1,500/qtr	Rs 1,000/qtr
If the AQB is greater than or equal to Rs 50,000 & less than Rs 75,000		Rs 1,250/qtr	
If the AQB is greater than or equal to Rs 75,000 & less than Rs 100,000		Rs 1,000/qtr	
Quarterly Statements	Free*	Free	Free*
Personalised Cheque Book	Free*	Free	Free*
Multiplicity Cheque Book (Personalised)	Free#	Free	Free*
Standard Chartered ATMs in India Other VISA ATMs within India	Free	Free	Free
Cash withdrawal	Rs 50	Rs 50	Free*
Balance enquiry	Rs 20	Rs 20	Free*
VISA ATMs outside India	Rs 140	Rs 140*	Free*
Cash withdrawal	Rs 20	Rs 20	Free*
Balance enquiry	Rs 20	Rs 20	Free*
First Year Fees	Free*	Free*	Free*
Annual Fee per card	Rs 200	Free*	Rs 200
Smartfill Debit Card - Rs 399/year		Rs 100	Rs 100
Gold Debit Card - Rs 799/year		Rs 100	Rs 100
Picture card		Rs 100	Rs 100
Lost card re-issuance*	Rs 200	Rs 200	Rs 200

### 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% conversion commission

### ATM Cards

Replacement of Pin

Lost card re-issuance

## BRANCH TRANSACTION CHARGES

Applicable to NRE/NRO Savings and NRE SuperValue Savings Accounts with AQB less than Rs. 10,000

Cash Deposit / Withdrawal

Pay Order / Demand Draft

The above charges will apply in addition to the specific service charge for the listed transactions

## OTHER ACCOUNT RELATED CHARGES

### Duplicate Statement

Statement upto three months old

Statement more than three months old

### Account Closure

Within 6 months from date of opening

### Stop Payment

Single Cheque

Range of Cheques

### Cheque Return

Cheque issued by customer

Plus interest as applicable

(\*Applicable from 1st Feb 2006. For Jan 06 charge will be Rs 250)

Cheque deposited by customer

Foreign Currency Cheque - Rs 150

Other Bank's charges additional

### Electronic Clearing Service Return

ECS debit instructions issued by customer and returned unpaid

### Dormant & Unclaimed Accounts

Dormant Accounts

Unclaimed Accounts

## 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

### Certificate of Balance / Certificate of Interest

Certificate upto one year old

Certificate more than one year old

### Retrieval of Documents

Document upto 6 months old

Document more than 6 months old

### Standing Instructions

Setting up Charges

Execution fee

Charges/commission on transaction additional

### Banker's Report

### Signature Verification

Per external document

	NRE / NRO Savings Account / Current Account	NRE SuperValue Savings Account	NRI Swagat Accounts (NRE Savings Account)
At designated VISA partner bank branches in India	Rs 100	Rs 100	Rs 100
At designated VISA partner bank branches outside India	Rs 150	Rs 150	Rs 150
Replacement of Pin	Rs 50	Rs 50	Rs 50
Replacement of Pin	Rs 50	Rs 50	Rs 50
Lost card re-issuance	Rs 100	Rs 100	Rs 100
Cash Deposit / Withdrawal	Rs 50	Rs 50	Rs 50
Pay Order / Demand Draft	Rs 50	Rs 50	Rs 50
Statement upto three months old	Rs 100	Rs 100	Rs 100
Statement more than three months old	Rs 150	Rs 150	Rs 150
Within 6 months from date of opening	Rs 500	Rs 500	Rs 500
Single Cheque	Rs 100	Free	Rs 100
Range of Cheques	Rs 200	Free	Rs 200
Cheque issued by customer	Rs 300*	Rs 300*	Rs 300*
Cheque deposited by customer	Rs 100	Free	Rs 100
ECS debit instructions issued by customer and returned unpaid	Rs 250	Rs 250	Rs 250
Dormant Accounts	Rs 1,000/annum Rs 1,000/quarter	Rs 1,000/annum Rs 1,000/quarter	Rs 1,000/annum Rs 1,000/quarter
Within one month of the transaction	Rs 100	Free	Rs 100
After one month and upto 1 year of the transaction	Rs 200	Free	Rs 200
After 1 year of the transaction	Rs 500	Free	Rs 500
Certificate upto one year old	Free	Free	Free
Certificate more than one year old	Rs 250	Rs 250	Rs 250
Document upto 6 months old	Rs 150	Rs 150	Rs 150
Document more than 6 months old	Rs 250	Rs 250	Rs 250
Setting up Charges	Rs 100	Free	Rs 100
Execution fee	Rs 25	Free	Rs 25
Banker's Report	Rs 50	Free	Rs 50
Signature Verification	Rs 25	Free	Rs 25

# SCHEDULE OF SERVICE CHARGES

October 2006

NRE / NRO Savings Account /  
Current Account /  
NRE SuperValue Savings Account /  
**NRI Swagat Account**  
(NRE Savings Account)

	NRE / NRO Savings Account / Current Account	NRE SuperValue Savings Account	NRI Swagat Account (NRE Savings Account)
• <b>Repatriation of Funds from NRO accounts</b>			
For transactions less than Rs. 10 lakhs	Rs 500	–	–
For transactions greater or equal to than Rs. 10 lakhs	Rs 1,000	–	–
<b>OUTSTATION CHEQUE COLLECTION</b>			
• <b>Cheque drawn on any of our branches</b>	Free	Free	Free
• <b>Cheque drawn on another bank</b>			
Our branch locations	Rs 50	Rs 50	Rs 50
Speed Collection locations (enquire for list of locations)	Rs 50	Rs 50	Rs 50
Other specific locations (enquire for list of locations)	0.30%	0.30%	0.30%
Min. fee Rs 150			
Other Bank's charges additional			
• <b>Foreign Currency Cheque</b>	0.25%	0.25%	0.25%
Min. fee Rs 100			
• <b>Handling Charges</b>			
Correspondence with other banks			
Per instance			
For local currency cheque collection	Rs 50	Rs 50	Rs 50
For foreign currency cheque collection	Rs 100	Rs 100	Rs 100
Other Bank's charges additional			
<b>REMITTANCES</b>			
• <b>Pay Order</b>	Rs 75	Free	Free*
*Free for all transactions in the quarter if AQB of Rs 50,000 is maintained.			
• <b>Demand Draft</b>			
Draft drawn on any of our branches	0.25%	Free	Free*
Min. fee Rs 50, Max. fee Rs 1,500			
*Free for all transactions in the quarter if AQB of Rs 50,000 is maintained.			
Draft drawn on correspondent bank	0.30%	0.30%	0.30%
Min. fee Rs 250			
Foreign Currency Draft	Rs 750	Rs 750	Rs 750
(Draft in EURO - Rs 1,000)			
• <b>Cancellation / Revalidation</b>			
Demand Draft / Pay Order	Rs 250	Rs 250	Rs 250
• <b>Lost / Duplicate Instrument</b>	Rs 250	Rs 250	Rs 250
Correspondent bank's charges additional			
• <b>Funds Transfer</b>			
Transmission in Foreign Currency (Telex transfer)			
Remittances upto USD 50,000 or equivalent value	Rs 500	Rs 500	Rs 500
Remittances above USD 50,000 or equivalent value	Rs 1,000	Rs 1,000	Rs 1,000
Other Bank's charges additional			
Transmission in Indian Rupees (Telex transfer)			
Minimum : Rs. 130, Max.: Rs. 2855 plus telex charges	0.36%	0.36%	0.36%
• <b>Remittance from abroad</b>	Rs 250	Rs 250	Nil
• <b>Traveller's Cheque</b>			
Issuance 1.00%	1%	Free	1%
Min. fee Rs 100			
Encashment	Rs 100	Free	Rs 100

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

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