

MINIMUM BALANCE REQUIREMENT

Average Quarterly Balance (aqb)

* For Parivaar Accounts - Rs 25,000 across all linked Savings Accounts

**Rs 60,000 if balance in linked Savings Account is atleast Rs 10,000

ACCOUNT MAINTENANCE CHARGES

If the aqb < Rs 5,000

If the aqb > or = Rs 5,000 & < Rs 7,500

If the aqb > or = Rs 7,500 & < Rs 10,000

If the aqb < or = Rs 10,000 & < Rs 25,000

If the aqb > or = Rs 25,000 & < Rs. 50,000

If the aqb < Rs 100,000

Account Maintenance Charge will not be levied on 2-in-1 accounts with aqb of Rs 60,000 or more including atleast Rs 10,000 in the linked Savings Account

For Parivaar Accounts -

If the aqb is less than Rs 10,000 : Rs 1,000/quarter

If the aqb is greater than or equal to Rs 10,000 & less than Rs 25,000 : Rs 750/quarter

GENERAL CHARGES

Account Statements

Quarterly Statements

Monthly Statements

*Available at domicile branch for "Customer-in-Person" (CIP)

Pass Book

*Available at domicile branch for "Customer-in-Person" (CIP)

Cheque Book

Personalised Cheque Book

*Rs 50 on accounts where minimum aqb has not been maintained in the previous Quarter

Multicity Cheque Book (Personalised)

Per leaf

*Rs 50 on accounts where minimum aqb has not been maintained in the previous Quarter

ATM Usage

Applicable to Visa 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 10,000 is maintained.

(Rs 25,000 across all linked Parivaar Savings Accounts)

*Free for the first four transactions per account per month if aqb of Rs 10,000 is maintained in the linked Savings Account or aqb of Rs 100,000 is maintained in the linked Current Account.

**Free for unlimited transactions per account per month if aqb of Rs. 15,000 is maintained.

Balance enquiry

**Free for unlimited transactions per account per month if aqb of Rs. 15,000 is maintained.

VISA ATMs outside India

Cash withdrawal

Subject to Reserve Bank of India guidelines

Balance enquiry

Regular Debit Card

First Year Fees

Annual Fee per card

*For primary cards only

Smartfill Debit Card - Rs 399/year

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

Charges also applicable to Parivaar Savings Accounts, unless specified otherwise.

* Charges except Account Maintenance charge are all applicable to HomeSaver Plus Saving Accounts, unless specified otherwise.

aXcessPlus Savings Account##	SuperValue Savings Account	2-in-1 Account (Savings / Current Account)
Rs 10,000*	Rs 50,000	Rs 100,000** Total of Term Deposits and linked Savings/ Current Account
Rs 1,500	Rs 1,250	
Rs 1,250	Rs 1,250	
Rs 750	Rs 1,250	
	Rs 1,000	
	Rs 750	Rs 750
Free	Free	Free
Free*	Free	Free*
Free*	Free*	Free*
Free*	Free*	Free*
Free*	Free*	Free*
Free	Free	Free
Rs 50**	Rs 50**	Rs 50
Rs 20**	Rs 20**	Rs 20
Rs 140	Rs 140	Rs 140
Rs 20	Rs 20	Rs 20
Rs 200	Free*	Rs 200
Rs 200	Free*	Rs 200

Gold Debit Card

First Year Fees

Annual Fee per card

(available in photo, non-photo format only)

Issuance Charge

Picture card

Lost card re-issuance*

*Smartfill Debit Card - Rs 399

*Gold Debit Card - Rs 799

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 2.5% conversion commission

ATM Cards

Replacement of Pin

Lost card re-issuance

BRANCH TRANSACTION CHARGES

Applicable to aXcessPlus and 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

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 & Inoperative Accounts

Dormant Accounts

Inoperative Accounts

SPECIAL SERVICES

Foreign Inward Remittance Certificate/Form 10H

Within one month of the transaction

After one month and upto 1 year of the transaction

After 1 year of the transaction

*Free for individuals

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

Charges also applicable to Parivaar Savings Accounts, unless specified otherwise.

aXcessPlus Savings Account##	SuperValue Savings Account	2-in-1 Account (Savings / Current Account)
Rs 799	Rs 799	Rs 799
Rs 799	Rs 799	Rs 799
Rs 100	Rs 100	Rs 100
Rs 200	Rs 200	Rs 200
Rs 100	Rs 100	Rs 100
Rs 150	Rs 150	Rs 150
Rs 50	Rs 50	Rs 50
Rs 50	Rs 50	Rs 50
Rs 100	Rs 100	Rs 100
Rs 50	Rs 50	Rs 50
Rs 50	Rs 50	Rs 50
Rs 100	Free	Rs 100
Rs 200	Free	Rs 200
Rs 300	Rs 300	Rs 300
Rs 100	Free	Rs 100
Rs 250	Rs 250	Rs 250
Rs 1,000/ annum	Rs 1,000/ annum	Rs 1,000/ annum
Rs 1,000/ Qtr	Rs 1,000/ Qtr	Rs 1,000/ Qtr
Rs 100*	Free*	Rs 100*
Rs 200*	Free*	Rs 200*
Rs 500*	Free*	Rs 500*
Free	Free	Free
Rs 250	Rs 250	Rs 250
Rs 150	Rs 150	Rs 150
Rs 250	Rs 250	Rs 250

SCHEDULE OF SERVICE CHARGES

2nd April 2007

aXcessPlus Savings Account
SuperValue Savings Account
Parivaar Savings Account
2-in-1 Account

	aXcessPlus Savings Account**	SuperValue Savings Account	2-in-1 Account (Savings / Current Account)
Standing Instructions			
Setting up Charges	Rs 100	Rs 100	Rs 100
Execution fee	Rs 25	Rs 25	Rs 25
Charges/commission on transaction additional			
Banker's Report	Rs 50	Free	Rs 50
Signature Verification	Rs 25	Free	Rs 25
Per external document			
OUTSTATION CHEQUE COLLECTION			
Cheque drawn on any of our branches	Free	Free	Free
Cheque drawn on another bank			
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			
Foreign Currency Cheque	0.25%	0.25%	0.25%
Min. fee Rs 100			
Handling Charges			
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			
REMITTANCES			
Pay Order	Rs 75*	Free	Rs 75
*Free for the first two Pay Orders or Demand Drafts per account per month if AQB of Rs. 15,000 is maintained.			
Demand Draft			
Draft drawn on any of our branches	0.25%*	Free	0.25%
Min. fee Rs 50, Max. fee Rs 1,500			
*Free for the first two Pay Orders or Demand Drafts per account per month if AQB of Rs. 15,000 is maintained.			
Draft drawn on correspondent bank	0.30%	0.25%	0.30%
Min. fee Rs 250			
Foreign Currency Draft (Draft in EURO - Rs 1,000)	Rs 750	Rs 750	Rs 750
Cancellation / Revalidation			
Demand Draft / Pay Order	Rs 250	Rs 250	Rs 250
Lost / Duplicate Instrument	Rs 250	Rs 250	Rs 250
Correspondent bank's charges additional			
Funds Transfer			
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			
Remittance from abroad	Rs 250	Rs 250	Rs 250
Traveller's Cheque			
Issuance	1%	Free	1%
Min. fee Rs 100			
Encashment	Rs 100	Free	Rs 100
DOORSTEP BANKING			
This service is currently available in select cities only			
Draft Delivery, Cheque Pick-up and other services available. For details please contact our branches or Phone Banking.			
** Charges also applicable to Parivaar Savings Accounts.			

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