

**MINIMUM BALANCE REQUIREMENT**

**Average Quarterly Balance (AQB)**

**ACCOUNT MAINTENANCE CHARGES**

>= Rs. 7,50,000 to < Rs. 10,00,000  
 >= Rs. 5,00,000 to < Rs. 7,50,000  
 >= Rs. 3,00,000 to < Rs. 5,00,000  
 >= Rs. 1,00,000 to < Rs. 3,00,000  
 < Rs. 1,00,000  
 >= Rs. 75,000 to < Rs. 1,00,000  
 >= Rs. 50,000 to < Rs. 75,000  
 < Rs. 50,000  
 >= Rs. 25,000 to < Rs. 50,000  
 < Rs. 25,000

**SERVICES**

• **Cheque Book**  
 Personalised Cheque Book  
 Multiplicity Cheque Book (Personalised)  
 \* Rs. 225 per 25 leaf chequebook will be charged if minimum required AQB is not maintained

• **ATM Usage**  
 Applicable to Visa Electron Debit Cards  
 Standard Chartered ATMs in India  
 Other VISA ATMs within India

Cash withdrawal (till 31st March 2008)  
 Cash withdrawal (from 1st April 2008)  
 \*Inclusive of service tax  
 \*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

• **ShopSmart Debit Card**  
 First Year Fees  
 Annual Fee per card  
 \*For primary cards only

• **Gold Debit Card**  
 First Year Fees  
 Annual Fee per card

• **Issuance Charge**  
 Picture card  
 Lost card re-issuance\*  
 \*Gold Debit Card - Rs. 799  
 #For Primary cards only

• **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 transaction on debit cards are charged inclusive of commission or fees levied by VISA and 2.5% conversion commission.

• **ATM Card**  
 Replacement of PIN  
 Lost card re-issuance  
 #For Primary cards only

**BRANCH TRANSACTION CHARGES**

Applicable to BP 25 accounts with AQB less than Rs. 25,000 and BP 25 accounts with AQB less than Rs. 50,000  
 Cash Deposit / Withdrawal  
 Pay Order / Demand Draft  
 (The above charges will apply in addition to the specific service charge for the listed transactions. Branch Transaction charges will apply only if total 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. 100000 0
			Rs. 750 Rs. 1200 Rs. 1800 Rs. 2250 Rs. 3000
		Rs. 750 Rs. 1000	
	Rs. 900 Rs. 1500	Rs. 1250 Rs. 1500	
Rs. 1500			
<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
Rs. 50*	Rs. 50*	Rs. 50*	Rs. 50*
Rs. 20^	Rs. 20^	Rs. 20^	Rs. 20^
<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
Rs. 140	Rs. 140	Rs. 140	Rs. 140
<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
Rs. 200	Rs. 200	<b>FREE*</b>	<b>FREE*</b>
Rs. 200	Rs. 200	<b>FREE*</b>	<b>FREE*</b>
Rs. 799	Rs. 799	Rs. 799	Rs. 799
Rs. 799	Rs. 799	Rs. 799	Rs. 799
Rs. 100	Rs. 100	Rs. 100	<b>FREE*</b>
Rs. 200	Rs. 200	<b>FREE*</b>	<b>FREE*</b>
Rs. 100	Rs. 100	Rs. 100	Rs. 100
Rs. 150	Rs. 150	Rs. 150	Rs. 150
<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
Rs. 50	Rs. 50	Rs. 50	Rs. 50
Rs. 100	Rs. 100	<b>FREE*</b>	<b>FREE*</b>
Rs. 50	Rs. 50	<b>FREE</b>	<b>FREE</b>
Rs. 50	Rs. 50	<b>FREE</b>	<b>FREE</b>

**OTHER ACCOUNT RELATED CHARGES**

• **Account Statements**  
 Monthly Statements  
 Weekly Statements

• **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  
 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

• **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 charge  
 Execution fee  
 Charges/commission on transaction additional

• **Banker's Report**

• **Signature Verification**  
 Per external document

**OUTSTATION CHEQUE COLLECTION**

• **Cheque drawn on any of our branches**

• **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

• **Foreign Currency Cheque**  
 Min. fee Rs. 100

• **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

\*\* in select cities only.

Business Plus 25**	Business Plus	Enhanced Business Plus 100	Enhanced Business Plus 1000
<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
Rs. 250 per Qtr.	Rs. 250 per Qtr.	<b>FREE</b>	<b>FREE</b>
Rs. 100 Rs. 150	Rs. 100 Rs. 150	Rs. 100 Rs. 150	<b>FREE</b> <b>FREE</b>
Rs. 500	Rs. 500	Rs. 500	Rs. 1000
Rs. 100 Rs. 200	Rs. 100 Rs. 200	<b>FREE</b> <b>FREE</b>	<b>FREE</b> Rs. 200
Rs. 300 Rs. 100	Rs. 300 Rs. 100	Rs. 300 <b>FREE</b>	<b>FREE</b> <b>FREE</b>
Rs. 250	Rs. 250	Rs. 250	<b>FREE</b>
Rs. 1500 Annum Rs. 1000 Qtr	Rs. 1500 Annum Rs. 1000 Qtr	Rs. 1500 Annum Rs. 1000 Qtr	Rs. 1500 Annum Rs. 1000 Qtr
Rs. 100 Rs. 200 Rs. 500	Rs. 100 Rs. 200 Rs. 500	<b>FREE</b> <b>FREE</b> <b>FREE</b>	<b>FREE</b> <b>FREE</b> <b>FREE</b>
<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
Rs. 250	Rs. 250	Rs. 250	Rs. 250
Rs. 150 Rs. 250	Rs. 150 Rs. 250	Rs. 150 Rs. 250	<b>FREE</b> <b>FREE</b>
Rs. 100 Rs. 25	Rs. 100 Rs. 25	<b>FREE</b> <b>FREE</b>	<b>FREE</b> <b>FREE</b>
Rs. 50 Rs. 25	Rs. 50 Rs. 25	<b>FREE</b> <b>FREE</b>	<b>FREE</b> <b>FREE</b>
<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
Rs. 50 Rs. 50	Rs. 50 Rs. 50	Rs. 50 Rs. 50	Rs. 25 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

**REMITTANCES**

**National Electronic Funds Transfer**

**Inward**  
**Outward**

**Real Time Gross Settlement Transfers**

**Inward**  
**Outward**

(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 / Revalidation**

Demand Draft / Pay Order

Lost / Duplicate Instrument

\*Correspondent Bank's charges additional

**Funds Transfer**

Transfer of funds across  
 Standard Chartered Bank branches  
 Transmission in Foreign Currency  
 (Telex transfer)

Remittances upto USD 50,000 or equivalent value

Remittances above USD 50,000 or equivalent value

Other Bank's Charges additional

**Remittances from abroad**

**Traveller's Cheque**  
 Issuance  
 Min. fee Rs 100  
 Encashment

Rs. 500  
Rs. 1000  
Rs. 250  
Rs. 100

Rs. 500  
Rs. 1000  
Rs. 250  
Rs. 100

Rs. 500  
Rs. 1000  
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Rs. 250  
Rs. 100

Rs. 500  
Rs. 1000  
Rs. 250  
Rs. 100

\*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
<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
Rs. 100 0.25%	Rs. 100 0.25%	Rs. 100 0.25%	Rs. 100 0.25%
Free upto 75 per Qtr	Free upto 75 per Qtr	<b>FREE</b>	<b>FREE</b>
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
<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
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%	<b>FREE</b>
Rs. 100	Rs. 100	Rs. 100	Rs. 100
Rs. 100*	Rs. 100*	<b>FREE</b>	<b>FREE</b>
Rs. 100*	Rs. 100*	<b>FREE</b>	<b>FREE</b>
Rs. 1000 per month Rs. 500 per month	Rs. 1000 per month Rs. 500 per month	Rs. 1000 per month Rs. 500 per month	Rs. 1000 per month Rs. 500 per month

## GROUP CURRENT ACCOUNTS

MINIMUM BALANCE REQUIREMENT	EBP 100 Group	EBP 1000 Group
<b>Average Quarterly Balance</b>	Rs. 100000	Rs. 1000000
<b>ACCOUNT MAINTENANCE CHARGES</b>		
>= 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
<b>Demand Drafts drawn on correspondent banks (specified locations*)</b>		
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

## PHONEBANKING NUMBERS

Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Mumbai, Pune	39404444, 66014444
Allahabad, Amritsar, Bhopal, Bhubaneswar, Chandigarh, Cochin, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodra	3940444, 6601444
Kolkata	2242 8888
Guwahati, Jalgaon	1800-345-1000
Silguri	1800-345-50000



# SCHEDULE OF SERVICE CHARGES

**11th March 2008**

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.

Service charges are exclusive of Service Tax leviable under Chapter V of the Finance Act, 1994 alongwith surcharge, cess or any other levy as may be applicable, which will be levied and recoverable in addition to the above charges. The existing rate of service tax leviable on the gross service charge is 12.36% (Inclusive of education cess 2% and 1% on secondary and higher education cess of Service tax.)

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