

	aXcessPlus Savings Account##	SuperValue Savings Account	aaSaan Savings Account	No Frills Savings Account
MINIMUM BALANCE REQUIREMENT				
Average quarterly balance (AQB)	Rs 10,000*	Rs 50,000	Not Applicable	Rs 250
*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				
QUARTERLY FEE			Rs 100	
Charged upfront and credited back to the account at the end of each quarter if AQB of Rs. 10,000/- or more is maintained in the account in the quarter				
ACCOUNT MAINTENANCE CHARGES				
If the AQB < Rs 250				Rs 100
If the AQB < Rs 5,000	Rs 1,500	Rs 1,250		
If the AQB > or = Rs 5,000 & < Rs 7,500	Rs 1,250	Rs 1,250		
If the AQB > or = Rs 7,500 & < Rs 10,000	Rs 750	Rs 1,250		
If the AQB < or = Rs 10,000 & < Rs 25,000	Rs 1,000			
If the AQB > or = Rs 25,000 & < Rs. 50,000	Rs 750			
If the AQB < Rs 100,000				
GENERAL CHARGES				
• Account Statements				
Quarterly Statements	FREE	FREE	FREE	FREE
Monthly Statements	FREE*	FREE	FREE*	FREE
*Available at domicile branch for "Customer-in-Person" (CIP)				
Pass Book	FREE*	FREE*	FREE*	FREE
*Available at domicile branch for "Customer-in-Person" (CIP)				
• Cheque book				
Personalised Cheque Book (Local)	FREE*	FREE*	FREE	Rs 150
*Rs 50 on accounts where minimum AQB has not been maintained in the previous Quarter				
Multicity Cheque Book (Personalised)	FREE*	FREE	Rs 9	Rs 225
Per leaf				Per 25-leaf Cheque Book
*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	FREE	FREE	FREE	
Other VISA ATMs within India				
Cash withdrawal (till 31st March 2008)	Rs 50**	Rs 50**		Rs 50
Cash withdrawal (from 1st April 2008)	Rs 20^	Rs 20^		Rs 20^
^Inclusive of service tax				
*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				

For 2-in-1 account (Saving / Current Account) – Rs.100,000 (Total of Term Deposits and Linked Savings / Current Account) needs to be maintained else an AQB of Rs.10,000 within the Savings Account and Rs.50,000 within Current Account will have to be maintained. All other charges are as per the aXcessPlus Savings Account.

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

First two transactions

Next two transactions

***If Average Quarterly Balance (AQB) of Rs. 10,000 or more is maintained in the account in the quarter

Subsequent transactions

Balance enquiry

VISA ATMs outside India

Cash withdrawal

Subject to Reserve Bank of India guidelines

Balance enquiry

Transactions declined at Non SCB ATMs due to insufficient funds will be charged at Rs. 20 per transaction.

• ATM Cards

First Year Fee

Annual Fee

(Per Card)

• ShopSmart Debit Card

First Year Fees

Annual Fee per card

*For primary cards only

• Gold Debit Card

First Year Fees

Annual Fee per card

• Lost card re-issuance

ATM Card

ShopSmart Debit Card

Gold Debit Card

• 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

• Channel Usage Charge

First 4 transactions free per month done on any SCB Channel (Internet banking, Phonebanking, ATM and branches) From the fifth transaction there will be a charge of Rs. 75/- per transaction in addition to any other charge as applicable for that service

BRANCH TRANSACTION CHARGES

Applicable to aXcessPlus and SuperValue Savings Accounts with AQB less than Rs 10,000

aXcessPlus Savings Account##	SuperValue Savings Account	aaSaan Savings Account	No Frills Savings Account
		FREE	FREE***
FREE	Rs 20	FREE	FREE
Rs 140	Rs 140	Rs 140	Rs 140
FREE	FREE	FREE	FREE
Rs 200	FREE*	Rs 200	Rs 200
Rs 200	FREE*	Rs 200	Rs 200
Rs 799	Rs 799	Rs 799	Rs 799
Rs 799	Rs 799	Rs 799	Rs 799
Rs 100	Rs 100	Rs 100	Rs 100
Rs 200	Rs 200	Rs 200	Rs 200
Rs 799	Rs 799	Rs 799	Rs 799
Rs 100	Rs 100	Rs 100	Rs 100
Rs 150	Rs 150	Rs 150	Rs 150
FREE	FREE	FREE	FREE
FREE	FREE	FREE	Rs 75

Cash Deposit / Withdrawal

~Cash Deposit/Withdrawal at non-domicile branches will be allowed only for "Customer-in-Person" (CIP)

Pay Order / Demand Draft

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

OTHER ACCOUNT RELATED CHARGES

• Phone Banking Registration - Annual Fee

• Internet Banking Registration - One time Fee

• Cash Deposit charge

In addition to the above cash deposit charges of Rs. 75 an additional charges of Rs. 2 per thousand will be charged, if total cash deposited in a month exceeds Rs.10,000

• 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

*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

aXcessPlus Savings Account##	SuperValue Savings Account	aaSaan Savings Account	No Frills Savings Account
Rs 50	Rs 50	FREE-	
Rs 50	Rs 50		
Rs 100	Rs 100	Rs 100	Rs 100
Rs 150	Rs 150	Rs 150	Rs 150
Rs 500	Rs 500	Rs 500	Rs 500
Rs 100	Free	Rs 100	Rs 100
Rs 200	Free	Rs 200	Rs 200
Rs 300	Rs 300	Rs 300	Rs 300*
Rs 100	FREE	Rs 100	Rs 100
Rs 250	Rs 250	Rs 250	Rs 250
Rs 1,000/ annum	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 1,000/ Qtr
Rs 100*	FREE*	Rs 100*	Rs 100*
Rs 200*	FREE*	Rs 200*	Rs 200*
Rs 500*	FREE*	Rs 500*	Rs 500*
FREE	FREE	FREE	FREE
Rs 250	Rs 250	Rs 250	Rs 250
Rs 150	Rs 150	Rs 150	Rs 150
Rs 250	Rs 250	Rs 250	Rs 250

SCHEDULE OF SERVICE CHARGES

11th March 2008

aXcessPlus Savings Account
 SuperValue Savings Account
 No Frills Savings Account
 aaSaan Savings Account

	aXcessPlus Savings Account##	SuperValue Savings Account	aaSaan Savings Account	No Frills Savings Account
• Standing instructions				
Setting up Charges	Rs 100	Rs 100	Rs 100	Rs 100
Execution fee	Rs 25	Rs 25	Rs 25	Rs 25
Charges/commission on transaction additional				
• Banker's report	Rs 50	FREE	Rs 50	Rs 50
• Signature Verification	Rs 25	FREE	Rs 25	Rs 25
Per external document				
OUTSTATION CHEQUE COLLECTION				
• Cheque drawn on any of our branches	FREE	FREE	FREE	FREE
• Cheque drawn on another bank				
Our branch locations	FREE	FREE	FREE	FREE
Speed Collection locations (enquire for list of locations)	Rs 50	Rs 50	Rs 50	Rs 50
Other specific locations (enquire for list of locations)	0.30%	0.30%	0.30%	0.30%
Min. fee Rs 150				
Other Bank's charges additional				
• Foreign Currency Cheque	0.25%	0.25%	0.25%	0.25%
Min. fee Rs 100				
REMITTANCES				
• National Electronic Funds Transfer				
Inward	FREE	FREE	FREE	FREE
Outward	FREE	FREE	FREE	FREE
• Real Time Gross Settlement Transfer				
Inward	Rs 100	Rs 100	Rs 100	Rs 100
Outward (Min. Rs. 250, Max. Rs. 1000)	0.25%	0.25%	0.25%	0.25%
• Pay Orders/Demand Draft drawn on our branches	Free upto 2 per month*	FREE	0.10%	0.10%
Min. fee Rs 50, Max. fee Rs 1,500				
*Charges @ 0.10% to apply thereafter				
• Demand Drafts drawn on correspondent banks (specified locations*)	0.15%	0.10%	0.15%	0.15%
*List available at all our branches				
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 1,000)	Rs 750	Rs 750	Rs 750	Rs 750
• Cancellation / Revalidation				
Demand Draft / Pay Order	Rs 250	Rs 250	Rs 250	Rs 250
• Lost / Duplicate instrument	Rs 250	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	Rs 500
Remittances above USD 50,000 or equivalent value	Rs 1,000	Rs 1,000	Rs 1,000	Rs 1,000
Other Bank's charges additional				

• Remittance from abroad

• Traveller's Cheque

Issuance
 Min. fee Rs 100
 Encashment

aXcessPlus Savings Account##	SuperValue Savings Account	aaSaan Savings Account	No Frills Savings Account
Rs 250	Rs 250	Rs 250	Rs 250
1%	FREE	1%	1%
Rs 100	FREE	Rs 100	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 except Account Maintenance charge are all applicable to HomeSaver Plus Saving Accounts, unless specified otherwise. ## Charges also applicable to Parivaar Savings 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 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.

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.)

PHONEBANKING NUMBERS

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