

TRADE CHARGES

INTERNATIONAL TRADE ACCOUNT - PRODUCT CATEGORIES

	ITA Core	ITA 25	ITA 50
QUARTERLY TRADE VOL	AQB ABOVE INR		
Above - INR Lacs	50,000	2,50,000	5,00,000
10 LACS	CAT 1	CAT 1	CAT 2
25 LACS	CAT 2	CAT 2	CAT 3
75 LACS	CAT 3	CAT 3	CAT 3

AQB = Average Quarterly Balance

GRID OF DIFFERENTIAL TRADE CHARGES BASED ON ACCOUNT BALANCE/ TRADE VOLUMES

(All charges in INR unless indicated)

NATURE OF PRODUCTS	CAT 1		CAT 2		CAT 3	
	Charge	Min.	Charge	Min.	Charge	Min.
INLAND						
A. INLAND LETTERS OF CREDIT						
LC Issuance p.a.	2.40%	2500	2.16%	2250	1.92%	2000
LC Amendment						
Non Financial Amendment	1000		900		800	
Financial/Validity Amendment p.a.	2.40%	1000	2.16%	900	1.92%	800
B. INLAND BILLS UNDER LC ISSUED BY US						
Document Retirement Charges	2000		1800		1600	
C. INLAND BILLS UNDER COLLECTION						
Bills received for/ sent on collection (Flat Fee)	0.25%	2000	0.23%	1800	0.20%	1600
D. INLAND BILLS DISCOUNTING						
Bill processing fee (flat fee)	0.25%	2000	0.25%	2000	0.21%	1700
E. MISCELLANEOUS						
Overdue commission on Inland Bills p.m.	500		450		400	
Documents returned unpaid	1000		900		800	
Discrepancy Handling Fee	1000		900		800	
EXPORTS						
A. EXPORT LETTERS OF CREDIT						
Export LC Advising	1000		900		800	
Advising amendments	1000		900		800	
LC and Amendment advising - applicant (USD)	50		45		40	
LC transfer	2000		1800		1600	
LC Confirmation based on Country/Bank Risk						

TRADE CHARGES

NATURE OF PRODUCTS	CAT 1		CAT 2		CAT 3	
	Charge	Min.	Charge	Min.	Charge	Min.
B. EXPORT DOCUMENT						
Document handling charges (Negotiation / Purchase / Collection / Advance Payment)	0.10%	2000	0.09%	1800	0.08%	1600
C. COMMISSION IN LIEU OF EXCHANGE						
(Applicable for Export Bills denominated in INR, credits to EEPFC A/c, PCFC, contracts with) other banks, Fcy Remittances for other purposes)	0.15%	1000	0.14%	900	0.12%	800
D. EXPORT LOANS (PRE AND POST SHIPMENT)						
Grant of loans	2000		1800		1600	
Extension of loan	2000		1800		1600	
Com on liquidation of PC out of Direct Inward Remittance	1000		900		800	
Comm on liquidation of PC by proceeds received in INR from other Banks	0.15%	1000	0.14%	900	0.12%	800
E. MISCELLANEOUS SERVICES						
Pastdue comm., on Export Bills (per quarter)	250		225		200	
Indemnity issued for bills negotiated by another bank under reserve (under restricted LC) (Flat)	3%	500	2.70%	450	2.40%	400
Return of export documents - Handling charges	1000		900		800	
Issue of GR waiver	2500		2250		2000	
Remittance of Agency Commission / Export Claim	0.25%	2000	0.23%	1800	0.20%	1600
Charges on Extension of tenor	2000		1800		1600	
Issuance of various Export Performance Certificates	2000		1800		1600	
IMPORTS						
A. IMPORT LETTERS OF CREDIT						
LC Issuance	2%	2500	1.80%	2250	1.60%	2000
LC Amendment						
Non Financial Amendment	1000		900		800	
Financial/Validity Amendment	2%	1000	1.80%	900	1.60%	800
B. IMPORT BILLS UNDER LC						
Document Retirement Charges	2000		1800		1600	
C. IMPORT BILLS UNDER COLLECTION						
Bills received on collection	0.25%	2000	0.23%	1800	0.18%	1600
D. DIRECT REMITTANCES						
ITT (Inward TT)	250		250		250	
OTT (Upto USD 50K)	500		500		500	
OTT (Above USD 50K)	1,000		1,000		1,000	

TRADE CHARGES

NATURE OF PRODUCTS	CAT 1		CAT 2		CAT 3	
	Charge	Min.	Charge	Min.	Charge	Min.
E. ADVANCE REMITTANCES						
ITT (Inward TT)	250		250		250	
OTT (Upto USD 50K)	500		500		500	
OTT (Above USD 50K)	1,000		1,000		1,000	
F. MISCELLANEOUS						
Issuance of Delivery Order						
- Under Letters of Credit	2000		1800		1600	
- Not under Letters of credit p.m.	0.15%	2000	0.11%	1400	0.09%	1200
Overdue commission on Import Bills - colln p.q.	250		225		200	
Retirement of crystallised import bills	0.15%	1000	0.105%	700	0.09%	600
Discrepancy handling fee to bene's a/c (USD)	75		68		60	
Discrepancy handling fee to applicant's a/c	2500		2250		2000	
Documents returned unpaid (USD)	100		90		80	
G. COMMISSION IN LIEU OF EXCHANGE						
(INR Bills, payments made out of EEPFC accounts, Fcy Loans, Forward contracts bookd with other banks, etc.)	0.15%	1000	0.135%	900	0.12%	800
GUARANTEES						
A. FINANCIAL GUARANTEES						
Issuance p.a.	3%	2500	2.70%	2250	2.40%	2000
Amendments						
- Non Financial	1000		900		800	
- Enhancement / Extension p.a.	3%	1000	2.70%	900	2.40%	800
B. PERFORMANCE GUARANTEES						
Issuance p.a.	2.40%	2500	2.16%	2250	1.92%	2000
Amendments						
- Non Financial	1000		900		800	
- Enhancement / Extension p.a.	2.40%	1000	2.16%	900	1.92%	800
OTHERS						
OTHER CHARGES						
Telex - Full LC	2000		1800		1600	
Telex - Other International	1000		900		800	
Telex - within the country	250		225		200	
Intra City Courier	100		90		80	
Inter City Courier	250		225		250	
International Courier	1500		1350		1200	
Postage within the country	50		45		40	
Postage Overseas	750		675		600	
FIRC Issuance charge	0		0		0	
Fee for applications made to RBI on client's behalf and follow up thereof	1500		1350		1200	
Bank Realization Certificate	100		100		100	

Category is decided on the basis of customer's committed average quarterly Current Account balance and quarterly trade volumes and the same is liable to change basis actual quarterly balances maintained and quarterly trade volumes routed.

SME Banking
International Trade Account



SCHEDULE OF CHARGES

1st June 2008

SERVICE CHARGES

MINIMUM BALANCE REQUIREMENT

- **Average Quarterly Balance (AQB)**
 - ITA Core Rs. 50000
 - ITA 25 Rs. 250000
 - ITA 50 Rs. 500000

ACCOUNT MAINTENANCE CHARGES

< 50,000 for ITA Core	Rs. 1500
< 2,50,000 for ITA 25	Rs. 1500
< 5,00,000 for ITA 50	Rs. 1500

SERVICES

- **Cheque Book**
 - Personalised Cheque Book Free*
 - Multicity Cheque Book (Personalised) Free*
 - *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 Free
 - Other VISA ATMs within India Free
 - Cash withdrawal Rs. 20*
 - *Free for the first four transactions per account per month if AQB is maintained
 - Balance enquiry Free
 - VISA ATMs outside India Rs. 140
 - Cash withdrawal Subject to Reserve Bank of India guidelines
 - Balance enquiry Rs. 20
- **Shopsmart Debit Card**
 - First Year Fees Free*
 - Annual Fee per card Free*
 - *For primary cards only
- **Gold Debit Card**
 - First Year Fees Rs. 799
 - Annual Fee per card Rs. 799
 - (available in photo, non-picture format only)
- **Issuance Charge**
 - Picture card Rs. 100
 - Lost card re-issuance Free*
 - *Gold Debit Card - Rs. 799
 - #For Primary cards only
- **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
- **Replacement of PIN** Free
 - Foreign currency transaction on debit cards are charged inclusive of commission or fees levied by VISA and conversion commission. 2.5%

ITA

SERVICE CHARGES

ATM Card

- Replacement of PIN Free
- Lost card re-issuance Free*
- *For Primary cards only

BRANCH TRANSACTION CHARGES

- Cash Deposit / Withdrawal Free*
- Pay Order / Demand Draft Free
- 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.

OTHER ACCOUNT RELATED CHARGES

- **Account Statements**
 - Monthly Statements Free
 - Weekly Statements Free
- **Duplicate Statement**
 - Statement upto three months old Rs. 100
 - Statement more than three months old Rs. 150
- **Account Closure**
 - Within 6 months from date of opening Rs. 500
- **Stop Payment**
 - Single Cheque Free
 - Range of Cheques Rs. 200
- **Cheque Return**
 - Cheque issued by customer Rs. 500
 - Plus interest as applicable*
 - Cheque deposited by customer Free
 - Foreign currency cheque Rs. 250
 - Other Bank's charges additional*
- **Electronic Clearing Service Return**
 - ECS debit instructions issued by customer and returned unpaid Rs. 250
- **Dormant & Inoperative Accounts**
 - Dormant Accounts Rs. 1500 Annum
 - Inoperative Accounts Rs. 1000 Qtr

SPECIAL SERVICES

- **Foreign Inward Remittance Certificate/Form 10 H** Free
- **Certificate of Balance / Certificate of Interest**
 - Certificate upto one year old Free
 - Certificate more than one year old Rs. 250
- **Retrieval of Documents**
 - Document upto 6 months old Rs. 150
 - Document more than 6 months old Rs. 250
- **Standing Instructions**
 - Setting up charge Free
 - Execution fee Free
 - Charges/commission on transaction additional

ITA

SERVICE CHARGES

- **Banker's Report** Free
- **Signature Verification** Free

OUTSTATION CHEQUE COLLECTION

- **Cheque drawn on any of our branches** Free
- **Cheque drawn on another bank**
 - Our branch locations Free
 - Speed Collection (enquire for list of locations) Rs. 50
 - Other specific locations (enquire for list of locations) 0.3% *
 - *Min fee Rs. 150
 - Other Bank's charges additional
- **Foreign Currency Cheque**
 - Min. fee Rs. 100 0.25%
- **Outstation Cheque Pick-up for Local Clearance**
 - Cheque clearance charge per instrument Rs. 75
 - Cheque Pick-up charges (per month per location) Rs. 400
 - Cheque return charges Rs. 100
 - Other Bank's charges additional

REMITTANCES

- **National Electronic Funds Transfer**
 - Inward Free
 - Outward Free
- **Real Time Gross Settlement Transfers**
 - Inward Rs. 100
 - Outward (Min. Rs. 250, Max. Rs. 1000) 0.25%
- **Pay Orders/ Demand Drafts drawn on our branches** Free
- **Demand Drafts drawn on correspondent banks (specified locations*)**
 - a) Free limits (per month)
 - Value Rs. 50 lacs
 - b) Charges applicable above limit 0.10%
 - 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 Rs. 750
 - (Draft in EURO - Rs. 1000)
- **Remote Pay facility (Select Locations)**
 - (Demand Draft Charges enquire for list of locations) 0.10%
 - Min. Rs. 200 per draft
 - Delivery Charges (Per month per location) Rs. 400
 - Delivery Charges Rs. 50
 - (Per instrument/ Per instruction, same address)
- **Cancellation / Revalidation**
 - Demand Draft / Pay Order Rs. 250*
 - Lost / Duplicate Instrument Rs. 250*
 - *Correspondent Bank's charges additional
- **Funds Transfer**
 - Transfer of funds across

ITA

SERVICE CHARGES

- Standard Chartered Bank branches Free
- Transmission in Foreign Currency (Telex transfer) Free
- Remittances upto USD 50,000 or equivalent value Rs. 500
- Remittances above USD 50,000 or equivalent value Rs. 1000
- Other Bank's Charges additional
- **Remittances from abroad** Rs. 250
- **Traveller's Cheque**
 - Issuance 1% *
 - *Min. fee Rs 100 Encashment Rs. 100

DOORSTEP BANKING#

This service is currently available in select cities only

- **Cash Pick-up / Delivery** Free
- **Cheque Pick-up / DD & PO Delivery** Free
- **Fixed Schedule Services**
 - Frequency - Daily Rs. 1000 per month
 - Frequency - Weekly Rs. 500 per month
 - Trade document Pick-up (per instance) Rs. 100

*List available with branches

#Refer Terms & Conditions available

**In select cities only

For details contact our RMs or Phone Banking.

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.

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

Contact Us:

Email us	:	sme.customercare@standardchartered.com
Visit us	:	www.standardchartered.co.in
Call us	:	3940 4444 / 6601 4444
	:	Gurgaon, Noida : 011 - 39404444 / 011 - 66014444
Write to us	:	Standard Chartered Bank, Customer Care Unit, 19 Rajaji Salai, Chennai 600 001.