

SCHEDULE OF SERVICE CHARGES

Effective
1st August 2012

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

	Business Plus 25 **	Business Plus 50	Enhanced Business Plus 100	Enhanced Business Plus 1000
CASH DEPOSIT CHARGES				
Cash Deposit Limits				
New Account - Free Limits (Quarter 1)	₹ 10,00,000	₹ 20,00,000	₹ 40,00,000	₹ 75,00,000
Cash Multiplier (Quarter 2 onwards)	7 times of actual AQB maintained in the quarter	7 times of actual AQB maintained in the quarter	7 times of actual AQB maintained in the quarter	7 times of actual AQB maintained in the quarter
Maximum free limits in a quarter	₹ 45,00,000	₹ 45,00,000	₹ 75,00,000	₹ 2,00,00,000
Charges (Above free limits)	₹ 2.50/1000	₹ 2.50/1000	₹ 2.00/1000	₹ 2.00/1000
STRAIGHT2BANK - Corporate Internet Banking	NA			
Installation Charges (One- Time set up Charges)*		₹ 2500	₹ 2500	₹ 2500
• National Electronic Funds Transfer		Free	Free	Free
• Real Time Gross Settlement		Free	Free	Free
• Online Payroll Upload				
• Funds Transfer across SCB Branches		Free	Free	Free
• Online DD issuance and delivery to beneficiary (SCB locations)		Free	Free	Free
• Online DD issuance and delivery to beneficiary (HDFC locations#) per instrument		₹ 40	₹ 30	₹ 10
• Online DD issuance and delivery to beneficiary (other correspondent Bank locations#)		₹ 2.0 / 1000	₹ 1.50 / 1000	₹ 0.50/ 1000
• Remote Printing of Demand drafts		₹ 3 / 1000	₹ 2.50 / 1000	₹ 1.00 / 1000
		₹ 5	₹ 4	₹ 2
• Cheque Printing at SCB locations (per instrument)		₹ 150	₹ 150	₹ 150
• Online Tax Payment (per transaction)		₹ 500	₹ 500	₹ 500
• Bulk Upload Tool (one - time set up charges)		₹ 500	₹ 500	₹ 500
• Bulk Upload Tool formatting charges		₹ 300	₹ 300	₹ 300
• Payment Advice & Invoice details via e-mail to customer		Free	Free	Free
• Payment Advice & Invoice details via e-mail to beneficiary		₹ 1000	₹ 1000	₹ 500
S2B Non Utilisation charges per quarter		₹ 500	₹ 500	₹ 500
*NIL charges for Trade & Working Capital accounts (TWC)				

GROUP CURRENT ACCOUNTS

MINIMUM BALANCE REQUIREMENT

Average Quarterly Balance

ACCOUNT MAINTENANCE CHARGES

>= ₹ 7,00,000 to < ₹ 10,00,000

>= ₹ 5,00,000 to < ₹ 7,00,000

>= ₹ 3,00,000 to < ₹ 5,00,000

>= ₹ 1,00,000 to < ₹ 3,00,000

<= ₹ 1,00,000

>= ₹ 75,000 to < ₹ 1,00,000

>= ₹ 50,000 to < ₹ 75,000

<= ₹ 50,000

>= ₹ 25,000 to < ₹ 50,000

<= ₹ 25,000

Maximum number of accounts per group

(including one primary account)

Demand Drafts drawn on correspondent banks (specified locations*)

a) Free limits (per month - aggregated across the entire group)

- Value

b) Charges applicable above limit

Min Fee - 150, Max Fee - 5000

Max Fee applies only to 178 specified locations.

For other locations, fees will not be subject to a maximum

All other charges

	EBP 100 Group	EBP 1000 Group
	₹ 1,00,000	₹ 10,00,000
		₹ 1,000
		₹ 1,500
		₹ 2,000
		₹ 2,500
		₹ 3,500
	₹ 1,000	
	₹ 1,250	
	₹ 1,500	
	₹ 2,000	
	3	5
	₹ 50 lacs	₹ 75 lacs
	0.10%	0.10%
	Schedule of charges for EBP 100	Schedule of charges for EBP 1000
	Current Account will apply to each account in the group individually	Current Account will apply to each account in the group individually

For details contact our branches 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 rate 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 service 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 tax is levied @ 12.36% (including education cess & secondary and higher education cess) under the head "Banking and Other Financial Services", on our service charges/fees in relation to lending, issue of pay order, demand draft, cheque, letter of credit and bill of exchange, providing bank guarantee, overdraft facility, bill discounting facility, safe deposit locker, safe vaults, for operation of the bank account with effect from 01st April, 2012. The value of taxable services excludes "interest on loans"

Effective 1st April 2012, revised service tax rates will be levied on all foreign exchange transactions (purchase or sale of foreign currency) executed by you. The computation of service tax amount will be done as per the table below:-

Transaction Amount	Service Tax Payable
• Upto ₹ 1,00,000	• 0.12% of the transaction amount subject to the minimum amount of ₹ 30/-
• > ₹ 100,000 but < or = ₹ 1,00,000	• ₹ 120 + 0.06% of the transaction amount
• ₹ 1,00,000	• ₹ 660 + 0.012% of the transaction amount subject to maximum amount of ₹ 6,000/-

Note:- Education cess & secondary & higher education cess would be applicable on above

The change in service tax regulation is based on Notification No.2/2011 & Notification No.26/2011 dated 1st March 2011 and 31st March 2011 respectively. Standard Chartered Bank would be charging service tax as per the above grid (under Option 2 as per notification No.26/2011 dated 31st March 2011) for the F.Y.2011-12.

Phone Banking Numbers

Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune	39401616 / 66011616
Allahabad, Amritsar, Bhopal, Bhubaneswar, Chandigarh, Cochin, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara	3940161 / 6601161
Gurgaon & Noida	011 - 39401616 / 011 - 66011616
Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthapuram, Vishakhapatnam, Proddatur, Dehradun, Mathura, Saharanpur, Siliguri	1800 425 0109 (from BSNL) & 1800 3000 1616 (from Reliance)

Email us : sme.customercare@sc.com

Visit us : www.standardchartered.co.in

Write to us : Standard Chartered Bank, Customer Care Unit, 19 Rajaji Salai, Chennai - 600 001.

SMS us : SMS "Service" to 9980033333 and we will provide assistance to you within 24 hours. The bank assures to pay ₹100 on failure of establishing contact within 24 hours". (*Conditions apply)

In case of unresolved grievances email us at : head.service@sc.com

** in Select cities only.

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MINIMUM BALANCE REQUIREMENT

Average Quarterly Balance (aqb)

ACCOUNT MAINTENANCE CHARGES

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

SERVICES

- Cheque Book**
Personalised Cheque Book
Multiplicity Cheque Book (Personalised)
*225 per 25 leaf chequebook will be charged
if minimum required AQB is not maintained
- ATM Usage**
Applicable to Visa Electron/Master Card Debit Cards
Standard Chartered ATMs in India
Other VISA / MasterCard ATMs within India
First 5 transactions
Above first 5 (Per Transaction)
*The maximum cash you can withdraw using your debit card at other bank ATMs is ₹ 10,000 per transaction. However, this limit may vary as per the discretion of the other Bank.
**FREE if a minimum AQB of ₹ 1,00,000 is maintained
Balance enquiry
VISA / MasterCard 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**
- Platinum Debit Card**
First Year Fees*
Annual Fee per card*
(available in photo, non-picture format only)
- Business Debit Card**
(applicable for SME non individual customers only)
First Year Fees*
Annual Fee per card*
- Issuance charge**
Picture card
Lost card re-issuance*
*platinum Debit Card - ₹ 799
* For Primary cards only**
- Manual cash withdrawal**
At designated VISA / MasterCard partner bank branches in Indai
At designated VISA / MasterCard 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 / MasterCard and 2.5% conversion commission.
- ATM Card**
Lost card re-issuance
#For Primary cards only

BRANCH TRANSACTION CHARGES

Applicable to BP 25 accounts with AQB less than ₹ 25,000 and BP 50 accounts with AQB less than ₹ 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 number of transactions in the quarter exceed 15.)

** in Select cities only.

OTHER ACCOUNT RELATED CHARGES

- Account Statements**
Monthly Statements
Weekly Statements
- Duplicate Statement**
Statement upto three months old
Statement more than three months old (per Quarter)
- 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 - 250
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*
*Retrieval pertaining to cheque and Debit instructions will not be charged upto one year old
- Standing Instructions**
Setting up charge
Execution fee
Charges/commissio 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
- Other locations**
Cheque amount <= ₹ 5,000
Cheque amount > ₹ 5,000 and <= ₹ 1,00,000
Cheque amount > ₹ 1,00,000
<= ₹ 1,00,000
Cheque amount > ₹ 1,00,000
- Foreign Currency Cheque**
Min. fee ₹ 100
- Outstation Cheque Pick-up for Local Clegrance**
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 50	Enhanced Business Plus 100	Enhanced Business Plus 1000
FREE ₹ 250 per Qtr.	FREE ₹ 250 per Qtr.	FREE FREE	FREE FREE
₹ 100 ₹ 150	₹ 100 ₹ 150	₹ 100 ₹ 150	FREE FREE
₹ 500	₹ 500	₹ 500	₹ 1000
₹ 100 ₹ 200	₹ 100 ₹ 200	FREE ₹ 200	FREE ₹ 200
₹ 500 ₹ 425	₹ 500 ₹ 425	₹ 500 FREE	FREE FREE
₹ 425	₹ 425	₹ 425	FREE
₹ 1500 Annum ₹ 1000 Qtr	₹ 1500 Annum ₹ 1000 Qtr	₹ 1500 Annum ₹ 1000 Qtr	₹ 1500 Annum ₹ 1000 Qtr
₹ 100 ₹ 200 ₹ 500	₹ 100 ₹ 200 ₹ 500	FREE FREE FREE	FREE FREE FREE
FREE ₹ 250	FREE ₹ 250	FREE ₹ 250	FREE ₹ 250
₹ 150 ₹ 250	₹ 150 ₹ 250	₹ 150 ₹ 250	FREE FREE
₹ 100 ₹ 25	₹ 100 ₹ 25	FREE FREE	FREE FREE
₹ 50 ₹ 25	₹ 50 ₹ 25	FREE FREE	FREE FREE
FREE FREE	FREE FREE	FREE FREE	FREE FREE
FREE FREE	FREE FREE	FREE FREE	FREE FREE
₹ 25 ₹ 100 ₹ 100	₹ 25 ₹ 50 ₹ 100	₹ 25 ₹ 50 ₹ 100	₹ 25 ₹ 50 ₹ 100
₹ 150 0.25%	₹ 150 0.25%	₹ 150 0.25%	₹ 150 0.25%
NA	NA	₹ 75	₹ 75
NA	NA	₹ 400	₹ 400
NA	NA	₹ 100	₹ 100

REMITTANCES

- National Electronic Funds Transfer**
Inward
Outward
Transaction Value - NEFT
=< 10,000
>10,000 & <= 1,00,000
> 1,00,000 & <= 2,00,000
> 2,00,000
- Real Time Gross Settlement Transfer**
Inward
Outward
Transaction Value - RTGS
> 2,00,000 <= 5,00,000
> 5,00,000
- Pay Orders/Demand Drafts drawn on our branches**
Min. fee 50, Max. fee ₹ 1500
Charges @ 0.25% to apply thereafter
- Demand Drafts drawn on correspondent banks (specified locations*)**
 - Free limits (per month)
- Value
 - Charges applicable above limit
Min Fee - ₹ 150, Max Fee - ₹ 5000
Max Fee will not apply to certain locations.
For other locations, correspondent bank charges will apply assitionally
- Foreign Currency Draft
(Draft in EURO ₹ 1000)
- Remote Pay facility (Select Locations)**
Demand Draft Charges
(Enquire for list of locations)
Min ₹ 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

DOORSTEP BANKING

Cash Pick Up and Delivery

< 3 Lakhs
>=3 Lakhs & < 10 Lakhs
> 10 Lakhs

Fee for delivery on Sundays, Public Holidays and Banking Holidays will be twice the listed Price
For Cash volume of ₹ 30 Lakhs & above, charges would be on a case to case basis

Cheque Pickup/ DD & PO delivery

- Per instance
- Fixed Time Services
Frequency- Weekly
₹ 500 per month if minimum AQB is not maintained from Quarter 2
Frequency- Daily
₹ 1000 per month if minimum AQB is not maintained from Quarter 2

Trade document pickup (per instance)

*List available with branches
Refer Terns & Conditions available.
** in select cities only.

Business Plus 25 **	Business Plus 50	Enhanced Business Plus 100	Enhanced Business Plus 1000
FREE	FREE	FREE	FREE
₹ 2.5 ₹ 5 ₹ 15 ₹ 25	₹ 2.5 ₹ 5 ₹ 15 ₹ 25	₹ 2.5 ₹ 5 ₹ 15 ₹ 25	₹ 2.5 ₹ 5 ₹ 15 ₹ 25
FREE	FREE	FREE	FREE
₹ 25 ₹ 50	₹ 25 ₹ 50	₹ 25 ₹ 50	₹ 25 ₹ 50
Free upto 75 per Qtr	Free upto 75 per Qtr	FREE	FREE
Nil 0.25%	Nil 0.25%	₹ 50 lacs 0.25%	₹ 75 lacs 0.25%
₹ 750	₹ 750	₹ 750	₹ 750
NA	NA	0.10%	0.10%
NA	NA	₹ 400	₹ 400
NA	NA	₹ 50	₹ 50
₹ 250*	₹ 250*	₹ 250*	Corr bank charges Corr bank charges
₹ 250*	₹ 250*	₹ 250*	
FREE	FREE	FREE	FREE
₹ 500	₹ 500	₹ 500	₹ 500
₹ 1000	₹ 1000	₹ 1000	₹ 1000
₹ 250	₹ 250	₹ 250	₹ 250
On Call	Fixed Time Services		
Per Instance	Frequency -Weekly	Frequency - Daily	
	Per Month	Per Month	
₹ 200	₹ 700	₹ 3000	
₹ 350	₹ 1300	₹ 8000	
₹ 1200	₹ 5000	₹ 20000	
Banking Holidays will be twice the listed Price would be on a case to case basis			
₹ 30	₹ 30	₹ 30	Free
₹ 100	₹ 100	₹ 100	Free
₹ 500	₹ 500	₹ 500	Free
₹ 100	₹ 100	₹ 100	Free