

SCHEDULE OF SERVICE CHARGES

Basic Savings Bank Deposit Account aaSaan Savings Account

Effective 20th December 2018

MINIMUM BALANCE REQUIREMENT

Monthly Average Balance (MAB) NA
Account Maintenance charges NA

GENERAL CHARGES

Account statements

Quarterly Statements Free
Monthly Statements Free*
**Available at domicile branch for
"Customer-in-Person" (CIP)

Passbook Free*
**Available at domicile branch for
"Customer-in-Person" (CIP)
Duplicate passbook issuance Free

Cheque book

Personalized cheque book (local) Free
Multicity Cheque Book (Personalised) Free

ATM Usage

Standard Chartered ATM's in India Free
Non Standard Chartered ATM's in India
First 5 (Financial & Non-financial[^]) transactions Free*
Above First 5 (Financial & Non-financial[^]) transactions in a month (per transaction)" Free*

[^] Balance enquiry is considered as non financial transaction

* The maximum cash you can withdraw using your Debit Card at other bank ATM's is INR 10,000 per transaction. However, this limit may vary as per the discretion of the other Bank"

ATM's outside India* Free
*Cash withdrawal subject to RBI guidelines

ATM Cards

First Year Fee Free
Annual Fee (per card) Free

Corporate Platinum Card

First Year Fee Free
Annual Fee (per card) Free

ShopSmart Debit Card

First Year Fee Free

Basic Savings Bank Deposit Account

Annual Fee (per card)

Platinum Debit Card

First Year Fee Free
Annual Fee (per card) Free

m-Commerce Platinum Debit Card /Titanium Debit Card

First Year Fee NA
Annual Fee (per card) NA

Lost Card re-issuance

ATM Card INR 150
Shop Smart debit card INR 200
Platinum Debit Card INR 799
"m-Commerce Platinum Debit Card /Titanium Debit Card" NA

Cross-currency mark-up charges on cross border transactions on debit card*

*The exchange rate will be the VISA / MasterCard wholesale exchange rate prevailing at the time of transaction/merchant settlement"

Manual cash withdrawal

At designated VISA partner bank branches in India NA
At designated VISA partner bank branches outside India* NA
*Subject to Reserve Bank of India guidelines

Replacement of PIN

BRANCH TRANSACTION CHARGES

Cash Deposit / Withdrawal Free
Pay order / demand draft Free

PHONE BANKING SERVICE CHARGES

Self-service IVR calls Free
Non IVR calls attended by phone banking officers Free

OTHER ACCOUNT RELATED CHARGES

Duplicate statement

Statement upto 3 months old Free
Statement more than 3 months old Free

Account closure

Free

Stop payment

Single cheque Free
Range of cheques Free

Cheque return

Due to technical reasons Free
Cheque issued by the customer (due to financial reason)
• First cheque return in the last 12 months INR 500
• More than one cheque return in the last 12 months (per return) INR 750

Basic Savings Bank Deposit Account

Free

Free
Free

NA
NA

INR 150
INR 200
INR 799

3.5% + applicable taxes

NA
NA

Free

Free
Free

Free
Free

Free
Free

Free

Free
Free

Free

INR 500
INR 750

**Basic Savings Bank
Deposit Account**

Cheque deposited by customer (due to financial reason)	INR 150
Foreign currency cheque*	INR 181*
*Other Bank charges additional	
Electronic Clearing Service return	
ECS debit instruction issued by the customer and returned unpaid	
• First ECS in the last 12 months	INR 500
• More than one ECS return in the last 12 months (per return)	INR 750

SPECIAL SERVICES

Foreign Inward Remittance Certificate / Form 10H

Within one month of the transaction	NA
After one month upto 1 year of the transaction	NA
After 1 year of the transaction	NA

Certificate of Balance / Certificate of Interest

Certificate upto one year old	Free
Certificate more than one year (per year)	Free

Retrieval of documents

Document upto 6 months old	Free
Document more than 6 months old	Free

Standing Instructions

Setting up charges	Free
Execution fee	Free
Charges / commission on transaction additional	Free
Amendment	Free

Banker's report

Banker's report	Free
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Signature verification

Signature verification	Free
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OUTSTATION CHEQUE COLLECTION

Cheque drawn on any of our branches	Free
Cheque drawn on another bank	
(Our Branch Locations)	Free
Speed clearing location	Free

Other locations

Other locations	Free
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Foreign Currency Cheque

Foreign Currency Cheque	NA
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**Basic Savings Bank
Deposit Account**

REMITTANCES

National Electronic Funds Transfer

Inward	Free
Outward	Free

Real Time Gross Settlement Transfer

Inward	Free
Outward	Free

Immediate Payment Service (IMPS)

Pay orders / Demand Draft drawn on our branches	0.15%
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Min. fee INR 50, Max. INR 1,500

DD drawn on correspondent banks

(specified Locations*)	0.25%
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*List available at all our branches

Min. fee INR 250, Max. INR 5,000

For other locations, correspondent bank charges will apply additionally

Foreign Currency Draft

NA

Cancellation / revalidation

Demand Draft / Pay Order	INR 100
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Lost / duplicate instrument

Free*

*Correspondent bank's charges additional

Funds transfer

Transmission in Foreign Currency (Telex transfer)	
Remittances upto USD 50,000 or equivalent value*	NA
Remittances above USD 50,000 or equivalent value *	NA

*Other Bank's charges additional

Remittances from abroad

NA

DOORSTEP BANKING

NA

Please Note:

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.

Charges in this document are exclusive of applicable taxes

GST NOTE:

GST will be levied at the applicable rates in force on all taxable supplies with effect from a date to be notified by the Government.

Once GST is implemented, it will be levied at the applicable rates in force on foreign currency conversion. For the purpose of determination of value of in relation to supply of foreign currency, including money changing, the following table (as provided in the draft rules) should be used:

Transaction Amount	Value of Service on which GST to be paid.
* Less than or equal to INR 1,00,000	• 1% of the transaction amount, subject to minimum of INR 250/-
* Greater than INR 1,00,000 and less than or equal to INR 10,00,000	• INR 1000 + 0.5% of the transaction amount
* Greater than 10,00,000	• INR 5,500 + 0.1% of the transaction amount, subject to maximum of INR 60,000/-

The GST at applicable rates would be levied on the value calculated as per above table.

PHONE BANKING NUMBERS

Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Cochin / Ernakulam, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara	66014444 / 39404444
Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune	66014444 / 39404444
Gurgaon, Noida	011 - 66014444 011 - 39404444
Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthapuram, Vishakhapatnam, Proddatur, Dehradun, Mathura, Saharanpur,	1800 345 1000
Siliguri	1800 345 5000