Standard Chartered

SCHEDULE OF SERVICE CHARGES

Effective September 2021

10k Savings Account
eSaver 10K Account
2 in 1 Savings Account
Prodigy Savings Account

September 2021

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Here for good

	eSaver 10k / CPS eSaver 10k / 10k Savings Account	2 in 1 Savings Account	Prodigy Savings Account
MINIMUM BALANCE REQUIREMENT			
Monthly Average Balance (MAB)[&]	₹10,000	₹10,000[#]	₹10,000[#]
Account Maintenance Charges	5% of shortfall** in MAB with Max cap of ₹500	5% of shortfall in MAB	5% of shortfall in MAB

* If Term Deposit > 10,000 then MAB requirement is Nil

** Shortfall is calculated based on difference between required minimum MAB & actual MAB in a given month.

*Minimum Average balance (MAB) charges will be applicable to all the accounts. Where there is no sufficient balance, the charges will be deducted as and when the account gets funded

[&]For Employee Banking account, MAB requirement is Nil

[#]This charge is not applicable in case a Recurring Deposit is booked from the Prodigy account with a minimum amount of INR 5,000/ month for a period of 1 year and above.

GENERAL CHARGES

• Account Statements			
Quarterly Statements	FREE	FREE	FREE
Monthly Statements*	FREE	FREE	FREE
Pass Book*	FREE	FREE	FREE
Duplicate passbook issuance* *Available at domicile branch for "Customer-in-Person" (CIP)	FREE	FREE	FREE
• Cheque book			
Personalised Cheque Book (Local)	FREE	FREE	FREE
Multicity Cheque Book (Personalised) *₹ 50 on accounts where minimum Monthly Average Balance (MAB) has not been Maintained in the previous month	FREE*	FREE*	FREE*
• ATM Usage[1]			
Standard Chartered ATM's in India	FREE	FREE	FREE
Non Standard Chartered ATM's in India			
• Branch location - Metro (Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai)			
First 3 (Financial & Non Financial^) transactions in a month[1]	FREE*	FREE*	FREE*
Above first 3 (Financial & Non Financial^)[1] transactions in a Month (Per Transaction)	₹ 20*	₹ 20*	₹ 20*
*The maximum cash you can withdraw using your debit card at other bank ATMs is INR 10,000 per transaction. However, this limit may vary as per the discretion of the other bank. For customers who maintain average monthly balance >= INR 25000, first 5 transaction per month will be free ^Balance Enquiry is considered as Non Financial Transaction			
• Branch location - Non metro			
First 5 (Financial & Non Financial^) transactions in a month[1]	FREE*	FREE*	FREE*
Above first 5 (Financial & Non Financial^) transactions in a month[1](Per Transaction)	₹ 20*	₹ 20*	₹ 20*
*The maximum cash you can withdraw using your debit card at other bank ATMs is INR 10,000 per transaction. However, this limit may vary as per the discretion of the other bank. For customers who maintain average monthly balance > = INR 25000, first 10 transactions per month will be free ^Balance Enquiry is considered as Non Financial Transaction.			
• ATM's Outside India[1]			
Cash withdrawal (Per Transaction) Cash withdrawal subject to RBI guidelines.	₹ 140	₹ 140	₹ 140
Balance enquiry (Per Transaction)	₹ 20	₹ 20	₹ 20
• ATM/POS decline charges due to insufficient funds in the account	INR 25/failed transaction	INR 25/failed transaction	INR 25/failed transaction
• ATM Cards[1]			
First Year Fee	₹ 150	₹ 150	₹ 150
Annual Fee (Per Card)	₹ 150	₹ 150	₹ 150
• Corporate Platinum Debit Card[1]			
First Year Fee	₹ 199	₹ 199	₹ 199
Annual Fee (Per Card)	₹ 199	₹ 199	₹ 199

	eSaver 10k / CPS eSaver 10k / 10k Savings Account	2 in 1 Savings Account	Prodigy Savings Account
• ShopSmart Debit Card[1]			
First Year Fee	₹ 200	₹ 200	₹ 200
Annual Fee (Per Card)	₹ 200	₹ 200	₹ 200
Platinum Debit Card[1]			
First Year Fee	₹ 199	₹ 199	₹ 199
Annual Fee (Per Card)	₹ 199	₹ 199	₹ 199
Annual Fee (Per Card)	₹ 199	₹ 199	₹ 199
m-Commerce Platinum Debit Card / Titanium Debit Card[1]			
First Year Fee	FREE	NA	NA
Annual Fee (per card)	₹ 499	NA	NA
Platinum Rewards Debit Card[1]			
First year fee	₹ 499	₹ 499	₹ 499
Annual fee (per card)	₹ 499	₹ 499	₹ 499
• **Priority Infinite Debit Card**			
First year fee	₹ 1599	₹ 1599	₹ 1599
Annual Fee	₹1599	₹ 1599	₹ 1599
• **Premium Cashback Debit Card**			
First year Fee	₹ 1299	₹ 1299	₹ 1299
Annual Fee	₹ 1299	₹ 1299	₹ 1299
• **Lost card re-issuance**			
ATM Card	₹ 150	₹ 150	₹ 150
Shop Smart debit card	₹ 200	₹ 200	₹ 200
Platinum Debit Card	₹ 799	₹ 799	₹ 799
m-Commerce Platinum Debit Card / Titanium Debit Card	₹499	NA	NA
• **Cross-currency mark-up charges on cross border transactions on debit card***	3.5% + applicable taxes	3.5% + applicable taxes	3.5% + applicable taxes
*The exchange rate will be the VISA / MasterCard wholesale exchange rate prevailing at the time of transaction/merchant settlement			
• **Replacement of PIN**	FREE	FREE	FREE
BRANCH TRANSACTION CHARGES[$]			
Cash Deposit / Withdrawal The above charges will apply in addition to the specific service Charge for the listed transactions First 4 transactions free in a calendar month, charges apply from 5th transaction onwards	₹ 199*	₹ 199*	₹ 199*
Transaction limit per month is INR 2,00,000. Charges on the amount exceeding the limit per month	INR 5 per 1000 on the exceeded amount*	INR 5 per 1000 on the exceeded amount*	INR 5 per 1000 on the exceeded amount*
^^ Demand Draft/Pay order/Cheque deposit/ Fund Transfer will not be counted as a transaction			
[#]Cheque deposit/ Fund Transfer will not be counted as a transaction			
[$]Effective November 1, 2013			
* Senior citizens (age>60 years) will not be charged			
PHONE BANKING SERVICE CHARGES[$]			
• Self Service IVR calls	FREE	FREE	FREE
• Non IVR calls attended by Phone Banking Officers	₹ 49*	₹ 49*	₹ 49*
[$]Effective February 1, 2019			
*Applicable on non-maintenance of MAB only for those services that are available online but are done through the phone banking executive Senior citizens (age>60 years) will not be charged.			
BRANCH SERVICE HANDLING CHARGES *Applicable on non-maintenance of MAB only for those services that are available online but are done through branch banking. Senior citizens (age>60 years) will not be charged.	₹ 199*	₹ 199*	₹ 199*
OTHER ACCOUNT RELATED CHARGES			
• **Duplicate Statement**			
Statement upto three months old	FREE	FREE	FREE

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Statement more than 3 months old *There will be an applicable fee of INR 99 per month in case the customer opts for a physical statement along with the estatement w.e.f. 1st January 2019	FREE*	FREE*	FREE*
• **Account Closure**			
Within 12 months from date of opening *This charge is not applicable, in case the account is closed within 14 days from the date the account is opened	₹ 500*	₹ 500*	₹ 500*
• **Electronic statements** (currently for non-consolidated statements only)	FREE ₹ 99*	FREE ₹ 99*	FREE ₹ 99*
• **Electronic statements + Physical statements** *There will be an applicable fee of INR 99 per month in case the customer opts for a physical statement along with the estatement w.e.f. 1st January 2019			
• **Stop Payment**[1]			
Single Cheque	₹ 50	₹ 50	₹ 50
• **Cheque Return**			
Due to technical reasons	FREE	FREE	FREE
Cheque issued by the customer (due to financial reason)			
• First cheque return in the last 12 months	₹ 500	₹ 500	₹ 500
• More than one cheque return in the last 12 months (per return)	₹ 750	₹ 750	₹ 750
Cheque deposited by customer (due to financial reason)	₹ 150	₹ 150	₹ 150
Foreign Currency Cheque *Other Bank's charges additional	₹ 181*	₹ 181*	₹ 181*
• **Electronic Clearing Service return**			
ECS debit instructions issued by customer and returned unpaid			
• First ECS return in the last 12 months	₹ 500	₹ 500	₹ 500
• More than one ECS return in the last 12 months (per return)	₹ 750	₹ 750	₹ 750
• **SMS TRANSACTION ALERTS**[*1]			
*Max cap INR 10 per month	0.25 paise per SMS*	0.25 paise per SMS*	0.25 paise per SMS*
SPECIAL SERVICES			
• **Foreign Inward Remittance Certificate / Form 10H**	₹ 100	₹ 100	₹ 100
• **Certificate of Balance / Certificate of Interest**			
Certificate upto 12 months old	FREE	FREE	FREE
Certificate more than 12 months	FREE	FREE	FREE
• **Retrieval of Documents**			
Document upto 6 months old*	₹ 100	₹ 100	₹ 100
Document more than 6 months old*	₹ 100	₹ 100	₹ 100
*Retrieval pertaining to cheque and Debit instructions will not be charged upto one year old			
• **Standing instructions**			
Setting up charges	FREE	FREE	FREE
Execution fee	FREE	FREE	FREE
Charges / commission on transaction additional	FREE	FREE	FREE
Amendment	FREE	FREE	FREE
• **Banker's report**	FREE	FREE	FREE
• **Signature Verification**	FREE	FREE	FREE
OUTSTATION CHEQUE COLLECTION			
• **Cheque drawn on any of our branches**	FREE	FREE	FREE

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• **Cheque drawn on another bank** (Our branch locations)	FREE	FREE	FREE
• **Speed Clearing Location**			
Cheque amount <= ₹ 1,00,000	FREE	FREE	FREE
Cheque amount > ₹ 1,00,000	FREE	FREE	FREE
• **Other Locations**			
Cheque amount <= ₹ 5,000	FREE	FREE	FREE
Cheque amount > ₹ 5,000 and <= ₹ 10,000	FREE	FREE	FREE
Cheque amount > ₹ 10,000 and <= ₹ 1,00,000	FREE	FREE	FREE
Cheque amount > ₹ 1,00,000	FREE	FREE	FREE
• **Foreign Currency Cheque**			
• Cheque Collection (USD) for cheque <= 50000 USD for cheque > 50000 USD Cleared Overseas - Reject	 USD 35 USD 55 USD 15	 USD 35 USD 55 USD 15	 USD 35 USD 55 USD 15
Cleared Overseas - Investigation charges	USD 50	USD 50	USD 50
• Cheque collection (currencies other than USD) *Min INR 121	0.28%*	0.28%*	0.28%*
REMITTANCES			
• **National Electronic Funds Transfer**			
Inward	FREE	FREE	FREE
Outward	FREE	FREE	FREE
• **Real Time Gross Settlement Transfer**			
Inward	FREE	FREE	FREE
Outward	FREE	FREE	FREE
• **Immediate Payment Service (IMPS)**[1]			
- <= INR 1000	FREE	FREE	FREE
- > INR 1000 and <= INR 100,000	₹ 5	₹ 5	₹ 5
- > INR 100,000 and <= INR 200,000	₹ 15	₹ 15	₹ 15
• **Pay orders / Demand Draft drawn on our branches**[1] Min. fee ₹ 50, Max. ₹ 1,500 *Charges @ 0.15% to apply thereafter	0.15%	Free Upto 2 per month*	Free Upto 2 per month*
• **Demand Drafts drawn on correspondent banks**[1] (specified Locations*) *List available at all our branches Min. fee ₹ 250, Max. ₹ 5,000. max. fee will not apply to certain locations. For other locations, correspondent bank charges will apply additionally	0.25%	0.25%	0.25%
Foreign Currency Draft (draft in EURO - ₹ 1,025)	₹ 776	₹ 776	₹ 776
• **Cancellation / Revalidation**			
Demand Draft / Pay Order	₹ 100	₹ 100	₹ 100
• **Lost / Duplicate instrument** *Correspondent bank's charges additional	FREE*	FREE*	FREE*
• **Funds Transfer**			
Transmission in Foreign Currency (Telex transfer) *Other Bank's charges additional	₹ 250*	₹ 250*	₹ 250*
• **Remittances from abroad**	₹ 250	₹ 250	₹ 250
DOORSTEP BANKING@[1] On call			
Cash Pick up / Delivery < ₹ 3,00,000	₹ 200[#]	₹ 200[#]	₹ 200[#]
Cash Pick up / Delivery >= ₹ 3,00,000 and < ₹ 10,00,000	₹ 350[#]	₹ 350[#]	₹ 350[#]
[#]In case MAB is not maintained charges @₹600 per request shall apply			
Cheque/Other document Pick-up/DD and PO delivery (per request)	₹ 100	₹ 100	₹ 100

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Fixed Schedule Services[1]			
Frequency - Daily (Cash Pickup & Delivery) < ₹ 3,00,000	₹ 3,000 per month	₹ 3,000 per month	₹ 3,000 per month
Frequency - Daily (Cash Pickup & Delivery) >= ₹ 3,00,000 and < ₹ 10,00,000	₹ 8,000 per month	₹ 8,000 per month	₹ 8,000 per month
Frequency - Weekly (Cash Pickup & Delivery) < ₹ 3,00,000	₹ 700 per month	₹ 700 per month	₹ 700 per month
Frequency - Weekly (Cash Pickup & Delivery) >= ₹ 3,00,000 and < ₹ 10,00,000	₹ 1,300 per month	₹ 1,300 per month	₹ 1,300 per month
Frequency - Daily Cheque Pickup	FREE once a day	FREE once a day	FREE once a day
Frequency - Weekly (Cheque Pickup)	FREE	FREE	FREE

Fee on delivery on Sunday, Public Holidays and Banking Holidays on exceptional basis will be twice the listed price.

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 Locker can not be issued to a minor.

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.

This charge is not applicable in case a Recurring Deposit is booked from the Prodigy account with a minimum amount of INR 5,000/ month for a period of 1 year and above.

Charges in this document are exclusive of applicable taxes

[1] For Employee Banking accounts, please contact phone-banking for service charges applicable to your relationship. Employee Banking variants include: CPS eSaver 10k, Smart Banking Howzzat

[2] Charges for Smart Banking Howzzat, CPS eSaver 10k, Howzzat Account will be as per schedule of charges for 10k Savings Account variant.

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	6601444 / 3940444
Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune	66014444 / 39404444
Gurgaon, Noida	011 - 66014444 011 - 39404444 /
Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthpuram, Vishakhapatnam, Proddatur, Dehradun, Mathura, Saharanpur,	1800 345 1000 /
Siliguri	1800 345 5000