

# **SCHEDULE OF SERVICE CHARGES (SOSC)**

## **Smart Business Account**

Version - February 2019

Category / Charge Type	Monthly Total Business Credits (TBCs) Tier		
	Up to ₹ 15 lakhs	₹ 15 lakhs to ₹ 50 lakhs	Above ₹ 50 lakhs
<b>TBC non maintenance fee</b>	₹ 3,500	-	-
<b>Teller Transaction</b> *Number of free teller transactions/month Subsequent at ₹ 50 per transaction	10*	30*	60*
<b>Cash Deposit</b> *Amount of free cash deposit Subsequent at 0.3% of cash deposited amount	Nil	₹ 15 lakhs <sup>#</sup>	₹ 50 lakhs <sup>#</sup>
<b>Doorstep Banking Services*</b>			
<b>Cheque Pickup</b> (within municipal limits)	Free once a day		
<b>Cash Pickup and Delivery</b> (within municipal limits)			
• Fixed time Services (Daily) < ₹ 3 lakhs	₹ 3000 pm	₹ 2700 pm	₹ 2500 pm
>= ₹ 3 lakhs & < ₹ 10 lakhs	₹ 9000 pm	₹ 7000 pm	₹ 6000 pm
>= ₹ 10 Lakhs & < ₹ 30 lakhs	₹ 20000 pm	₹ 15000 pm	₹ 12000 pm
• Fixed time Services (Weekly) < ₹ 3 lakhs	₹ 1000 pm	₹ 900 pm	₹ 700 pm
>= ₹ 3 lakhs & < ₹ 5 lakhs	₹ 1600 pm	₹ 1400 pm	₹ 1200 pm
>= ₹ 5 lakhs & < ₹ 10 lakhs	₹ 2200 pm	₹ 2000 pm	₹ 1800 pm
>= ₹ 10 lakhs & < ₹ 30 lakhs	₹ 6000 pm	₹ 5500 pm	₹ 5000 pm
• On call (per instance) < ₹ 3 lakhs	₹ 300	₹ 250	₹ 200
>= ₹ 3 lakhs & < ₹ 10 lakhs	₹ 600	₹ 500	₹ 400
>= ₹ 10 Lakhs & < ₹ 30 lakhs	₹ 1500	₹ 1400	₹ 1200
*To avail doorstep banking facility, customer has to sign an agreement for FTA & On Call Services For availing the facility on Sundays, Public Holidays and Bank Holidays charges would be twice the listed price.			
<b>Inward Telegraphic Transfer</b>	₹ 255	Free	Free
<b>Outward Telegraphic Transfer / FCY DD (Non trade)</b>	₹ 800	₹ 400	Free
<b>Real Time Gross Settlement (RTGS)</b>	₹ 25/txn	Free	Free
<b>National Electronic Funds Transfer (Per transaction)</b> < = ₹ 10k		₹ 2.5	
> ₹ 10k <= ₹ 1 lakh		₹ 5	
> ₹ 1 lakh <= ₹ 2 lakhs		₹ 15	
> ₹ 2 lakhs		₹ 25	
<b>Immediate Payment Services (IMPS)</b> <=1 lakh	₹ 5	Free	Free
> 1 lakh	₹ 15	Free	Free
<b>Cheque/ECS Return Charges</b> Per instance ( no charges for return due to technical reasons) Foreign currency cheque return (other bank charges additional) Cheque Deposited & Returned		₹ 500 ₹ 250 Free	

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	Up to ₹ 15 lakhs	₹ 15 lakhs to ₹ 50 lakhs	Above ₹ 50 lakhs
<b>Tax Payment (per transaction)</b> <b>Straight2Bank (S2B) Online Platform</b> S2B Token Issuance charges (first 2 tokens free) S2B non-usage charges Outward Telegraphic Transfer (Non trade) Real Time Gross Settlement (RTGS) National Electronic Funds Transfer Courier Charges - DD & Cheque delivery Online Tax Payment		₹300 ₹ 500 ₹ 500 per quarter Free Free Free ₹ 50 per courier Free	
<b>Debit Card</b> ATM usage outside India (per transaction)		₹140	
<b>Outstation Cheque Collection:</b> <b>At SC Bank locations</b> <b>Other than SC Bank locations</b> Upto ₹ 5k ₹ 5k - ₹ 10k ₹ 10k - ₹ 1 lakh > ₹ 1 lakh		Free ₹ 25 ₹ 50 ₹ 100 ₹ 150	
<b>Foreign Currency Cheque collection</b> <b>Cheque collection (USD)</b> < USD 50k > USD 50k Cleared overseas (Reject) Investigation charges <b>Cheque collection</b> (other currencies)		USD 35 USD 55 USD 15 USD 50 0.28% (min ₹ 121)	
<b>Stop Payment</b> At the branch (Free from net banking, mobile banking, phone banking)		₹ 50 per instruction	

### Monthly Total Business Credits (TBCs) Tier

TBCs are the credits into the client's account in a calendar month. TBCs include inward credit of funds such as:

- cash deposits
- inward local funds transfer within Standard Chartered Bank, local bank electronic transfers and telegraph transfers
- local and foreign cheque deposits

It excludes all bank-initiated and system-initiated credits, such as:

- credits due to any returned item (for example: cheque return, funds transfer return, etc);
- sweep-in credits from linked deposit accounts;
- loans from Standard Chartered Bank disbursed into the Account

**Dynamic Pricing :** Charges as per applicable tier for each month, will be basis the TBCs for that month. Hence charges may vary month on month.

**Billing Summary :** Monthly billing advice will be emailed on the email address registered with the bank.

- Aggregation of TBCs can happen both at Account Level as well as at Client (Master number) Level
- Teller Transactions count = Cash Deposit + Cash Withdrawal + Funds Transfer + DD/PO.

- 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 clients 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.
- The latest SOSOC is available on our website. Clients are advised to refer to the website for the latest SOSOC.
- Safe Deposit Lockers are available at certain branches and can be offered to a client upon request. For details of locker charges, please contact the respective branch.
- 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 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 is to be paid
Upto ₹ 1 lakh	1% of the transaction amount, subject to minimum of ₹ 250/-
> ₹ 1 lakh but < or = ₹ 10 lakhs	₹1000 + 0.5% of the transaction amount
> ₹ 10 lakhs	₹ 5500 + 0.1% of the transaction amount subject to maximum of ₹ 60000

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

Terms & Conditions apply.

## PHONE BANKING NUMBERS

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

Email us: [customercare.business@sc.com](mailto:customercare.business@sc.com)

Visit us: [www.sc.com/in](http://www.sc.com/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](mailto:head.service@sc.com)