

SCHEDULE OF SERVICE CHARGES

Effective September 2021

aXcessPlus Savings Account Super Value Savings Account eSaver 25K Account Enhanced linked Savings Account (3 in 1) eSaver Plus Savings Account

September 2021

aXcess plus / Parivaar / eSaver 25K / Smart Banking / CPS eSaver	Super Value ¹ Saving Account	eSaver Plus Savings Account	Enhanced linked Saving Account ² (3 in 1)
Foreign Currency Cheque			
Cheque Collection (USD)			
for cheque <= 50000 USD	USD 35	USD 35	USD 35
for cheque > 50000 USD	USD 55	USD 55	USD 55
Cleared overseas - Reject	USD 15	USD 15	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	INR 5	INR 5	INR 5
- > INR 100,000 and <= INR 200,000	INR 15	INR 15	INR 15
Pay Orders/Demand Draft drawn on our branches¹	Free upto 2 per month*	FREE	FREE
*Charges @ 0.15% to apply thereafter (Min. fee ₹ 50, Max. fee ₹ 1,500)			
Demand Drafts drawn on correspondent banks¹ (specified locations*)	0.25%	0.25%	0.25%
*List available at all our branches Min. fee ₹ 250, Max. fee - ₹ 5,000. Max. fee will not apply to certain locations. For other locations, correspondent bank charges will apply additionally			
Foreign Currency Draft (Draft in EURO - ₹ 1,025)	₹ 776	₹ 776	₹ 776
Cancellation / Revalidation Demand Draft / Pay Order	₹ 100	₹ 100	₹ 100
Lost / Duplicate instrument	FREE	FREE	FREE
Correspondent bank's charges additional			
Funds Transfer			
Transmission in Foreign Currency (Telex transfer)	₹ 250	₹ 250	₹ 250
*other Bank's charges additional			
Remittance from aboard	₹ 250	₹ 250	₹ 250
DOORSTEP BANKING² 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	FREE upto 1 per month*
Fixed Schedule Services¹			
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 & < ₹ 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 & < ₹ 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:

The charges applicable for aXcess Plus Account except Account maintenance charges are all applicable to Home Saver Plus Savings Accounts, unless specified otherwise. aXcess Plus Account charges also applicable to Parivaar Savings Accounts.

¹The Upcountry locations corresponds to the following cities: Agra, Allahabad, Bareilly, Bhopal, Bhubaneswar, Chhindwara, Cochin, Cuddapah, Dehradun, Indore, Jalgaon, Jodhpur, Ludhiana, Mathura, Nagpur, Patna, Proddatur, Rajkot, Saharanpur, Siliguri, Trivandrum, Udaipur.

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.

¹ For Employee Banking accounts, please contact phone-banking for service charges applicable to your relationship. Employee Banking variants include: Smart Banking Savings Account, Breeze Banking Account, Smart Banking Howzzat, CPS eSaver, NRE Employee Banking Account, Connect - Smart Banking.

² Charges for Howzzat 25 and NRO/NRE Savings Account will be as per schedule of charges for aXcess Plus Account non upcountry variant. Smart Banking Howzzat, Connect - Smart Banking, NRE Employee Banking Account.

³ Charges for Swagat, Supervalue NRE, Breeze Banking 50 and Breeze Banking Account will be as per schedule of charges for Supervalue Savings Account variant.

⁴ Charges for 3-in-1 (NRE & NRO) savings account will be as per schedule of charges of Enhanced Linked Savings Account (3-in-1)

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, Bhubaneswar, 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, Thiruvananthapuram, Vishakhapatnam, Proddatur, Dehradun, Mathura, Saharanpur,	1800 345 1000 /
Siliguri	1800 345 5000

	aXcess plus / Parivaar / eSaver 25k / Smart Banking / CPS eSaver	Super Value ³ Saving Account	eSaver Plus Savings Account	Enhanced linked Saving Account ³ (3 in 1)
MINIMUM BALANCE REQUIREMENT	25000**	50000	300000*	25000*
Monthly Average Balance (MAB)[§]	5% of shortfall in MAB with Max cap of ₹ 600 ^{¶¶}	5% of shortfall in MAB with Max cap of ₹ 600	5% of shortfall in combined MAB of Savings Account and all linked Term Deposits with Max cap of ₹600	5% of shortfall in MAB with Max cap of ₹ 600 ^{¶¶}
Account Maintenance Charges				
*Combined MAB of Savings account and all linked Term Deposits				
**Shortfall is calculated based on difference between required minimum MAB & actual MAB in a given month.				
@ - For Parivaar account, the MAB is across linked savings accounts*				
^Upcountry locations require to maintain 10,000 MAB for Parivaar & access plus account.				
¶ For aXcess Plus and Parivaar account, account maintenance charges for upcountry locations will have a max cap of ₹500				
¶¶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 and EBC aXcess Plus account, MAB requirement is Nil				
¶ For regular 3 in 1 account, MAB required is ₹5000				
¶ For regular 3 in 1 account, account maintenance charges will have a max cap of ₹ 500				
GENERAL CHARGES				
• Account Statements				
Quarterly Statements	FREE	FREE	FREE	FREE
Monthly Statements*	FREE	FREE	FREE	FREE
Pass Book*	FREE	FREE	FREE	FREE
Duplicate passbook issuance*	FREE	FREE	FREE	FREE
* Available at domicile branch for "Customer-in-Person" (CIP)				
• Cheque book				
Personalised Cheque Book (Local)	FREE	FREE	FREE	FREE
Multicity Cheque Book (Personalised)	FREE*	FREE	FREE	FREE*
* INR 50 on accounts where minimum Monthly Average Balance (MAB) has not been maintained in the previous month				
• ATM usage¹				
Standard Chartered ATM's In India	FREE	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*	FREE*
Above first 3 (Financial & Non Financial [^]) transactions in a month (Per Transaction) ¹	₹ 20*	₹ 20*	₹ 20*	₹ 20*
*The maximum cash you can withdraw using your Debit Card at other banks ATM's is ₹ 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 transactions per month will be free				
**Free for SuperValue and BREEZE BANKING Savings Account if MAB of ₹ 25, 000 is maintained				
^ 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*	FREE*
Above first 5 (Financial & Non Financial [^]) transactions in a month ¹ (Per Transaction)	₹ 20*	₹ 20*	₹ 20*	₹ 20*
*For Upcountry ¹ Access Plus Account first 10 (Financial & Non Financial [^]) ATM transactions are free				
For customers who maintain average monthly balance >= INR 25,000, first 10 transaction per month will be free				
^Balance Enquiry is considered as Non Financial Transaction				
• ATM's Outside India¹				
Cash withdrawal (Per Transaction)	₹ 140	₹ 140	FREE	₹ 140
Cash withdrawal subject to RBI guidelines.				
*Charges at ₹ 140 per transaction to apply thereafter				

	aXcess plus / Parivaar / eSaver 25k / Smart Banking / CPS eSaver	Super Value ³ Saving Account	eSaver Plus Savings Account	Enhanced linked Saving Account ³ (3 in 1)
Balance enquiry (Per Transaction)	₹ 20	₹ 20	₹ 20	₹ 20
• ATM cards¹				
First year Fee	₹ 150	₹ 150	₹ 150	₹ 150
Annual Fee (Per Card)	₹ 150	₹ 150	₹ 150	₹ 150
• Corporate Platinum Debit Card¹				
First year fee	₹ 199	₹ 199	₹ 199	₹ 199
Annual fee (Per Card)	₹ 199	₹ 199	₹ 199	₹ 199
• Shop Smart Debit Card¹				
First year Fees	₹ 200	FREE*	NA	₹ 200
Annual Fee per Card [¶] For primary cards only	₹ 200	FREE*	NA	₹ 200
• m-Commerce Platinum Debit Card/ Titanium debit Card/[^]BREEZE BANKING Titanium Debit Card¹				
First year Fee	FREE	FREE	NA	FREE
Annual Fee per card	₹ 499	₹ 499	NA	₹ 499
• Platinum Debit Card¹				
First year Fee	₹ 199	₹ 199	₹ 199	₹ 199
Annual Fee per card	₹ 199	₹ 199	₹ 199	₹ 199
• Priority Infinite Debit Card				
First year fee	₹ 1599	₹ 1599	₹ 1599	₹ 1599
Annual Fee	₹ 1599	₹ 1599	₹ 1599	₹ 1599
• Premium Cashback Debit Card				
First year Fee	₹ 1299	₹ 1299	₹ 1299	₹ 1299
Annual Fee	₹ 1299	₹ 1299	₹ 1299	₹ 1299
• Platinum Rewards Debit Card¹				
First year Fee	₹ 499	₹ 499	FREE	₹ 499
Annual Fee per card	₹ 499	₹ 499	FREE	₹ 499
• Lost card re-issuance				
ATM Card	₹ 150	₹ 150	₹ 150	₹ 150
ShopSmart Debit Card	₹ 200	₹ 200	NA	₹ 200
Platinum Debit Card	₹ 799	₹ 799	₹ 799	₹ 799
m-Commerce Platinum Debit Card/ Titanium Debit Card/ BREEZE BANKING Titanium Debit Card	₹ 499	NA	NA	NA
• Cross-currency mark-up charges on cross border transactions on debit card¹				
	3.5% + applicable taxes	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	FREE
• ATM/POS decline charges due to insufficient funds in the account				
	INR 25/failed transaction	INR 25/failed transaction	INR 25/failed transaction	INR 25/failed transaction
BRANCH TRANSACTION CHARGES[§]				
Cash Deposit /Withdrawal	₹ 199*	₹ 199*	₹ 199*	₹ 199*
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				
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*	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 February 1, 2019				
*Senior citizens (age>60 years) will not be charged				
PHONE BANKING SERVICE CHARGES[§]				
• Self Service IVR calls				
	FREE	FREE	FREE	FREE
• Non IVR calls attended by Phone Banking Officers				
	INR 49*	INR 49*	INR 49*	INR 49*
*Effective January 1, 2019				
*Applicable on non-maintenance of MAB only for those services that are available online but are done through the phone banking executive				
BRANCH SERVICE HANDLING CHARGES				
	₹ 199*	₹ 199*	₹ 199*	₹ 199*
*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.				

	aXcess plus / Parivaar / eSaver 25k / Smart Banking / CPS eSaver	Super Value ³ Saving Account	eSaver Plus Savings Account	Enhanced linked Saving Account ³ (3 in 1)
OTHER ACCOUNT RELATED CHARGES				
• Duplicate Statement				
Statement upto 3 months old	FREE	FREE	FREE	FREE
Statement more than 3 months old	₹ 100	₹ 100	₹ 100	₹ 100
• Account Closure				
Within 12 months from the date of opening	₹ 500*	₹ 500*	₹ 500*	₹ 500*
*This charge is not applicable, in case the account is closed within 14 days from the date the account is opened				
• Electronic statements (currently for non-consolidated statements only)				
	FREE	FREE	FREE	FREE
• Electronic statements + Physical statements				
	₹ 99*	₹ 99*	₹ 99*	₹ 99*
*There will be an applicable fee of INR 99 per month in case the customer opts for a physical statement along with the e statement w.e.f. 1st January 2019				
• Stop Payment				
Single Cheque	₹ 50	₹ 50	₹ 50	₹ 50
Range of Cheques	₹ 50	₹ 50	₹ 50	₹ 50
• Cheque return				
Due to technical reasons	Free	Free	Free	Free
Cheque issued by the customer (due to financial reason)				
• First cheque return in the last 12 months				
	₹ 500	₹ 500	₹ 500	₹ 500
• More than one cheque return in the last 12 months (per return)				
	₹ 750	₹ 750	₹ 750	₹ 750
• Cheque deposited by customer (due to financial reason)				
	₹ 150	₹ 150	₹ 150	₹ 150
• Foreign Currency Cheque				
	₹ 181*	₹ 181*	₹ 181*	₹ 250*
*Other Bank's charges additional				
• Electronic Clearing Service return				
ECS debit instructions issued by customer and returned unpaid				
• First ECS return in the last 12 months				
	₹ 500	₹ 500	₹ 500	₹ 500
• More than one ECS return in the last 12 months (per return)				
	₹ 750	₹ 750	₹ 750	₹ 750
• SMS TRANSACTION ALERTS¹				
Max cap INR 10 per month	0.25 paise per SMS	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	₹ 100
• Certificate of Balance / Certificate of Interest				
Certificate upto 12 months old	FREE	FREE	FREE	FREE
Certificate more than 12 months old	FREE	FREE	FREE	FREE
• Retrieval of Documents				
Document upto 6 months old*	₹ 100	₹ 100	FREE	₹ 100
Document more than 6 months old*	₹ 100	₹ 100	₹ 100	₹ 100
*Retrieval pertaining to cheque & Debit instructions will not be charged upto 1 year old				
• Standing instructions				
Setting up Charges	FREE	FREE	FREE	FREE
Execution fee	FREE	FREE	FREE	FREE
Charges/commission on transaction additional	FREE	FREE	FREE	FREE
Amendment	FREE	FREE	FREE	FREE
• Banker's report				
	FREE	FREE	FREE	FREE
• Signature Verification				
	FREE	FREE	FREE	FREE
OUTSTATION CHEQUE COLLECTION				
• Cheque drawn on any of our branches				
	FREE	FREE	FREE	FREE
• Cheque drawn on another bank (Our branch locations)				
	FREE	FREE	FREE	FREE
• Speed Clearing Location				
Cheque amount <= ₹ 1,00,000	FREE	FREE	FREE	FREE
Cheque amount > ₹ 1,00,000	FREE	FREE	FREE	FREE
• Other Locations				
Cheque amount <= ₹ 5,000	FREE	FREE	FREE	FREE
Cheque amount > ₹ 5,000 and B177 <= INR 10,000	FREE	FREE	FREE	FREE
Cheque amount > ₹ 10,000 and <= ₹ 1,00,000	FREE	FREE	FREE	FREE
Cheque amount > ₹ 1,00,000	FREE	FREE	FREE	FREE