

SCHEDULE OF SERVICE CHARGES

Effective
1st February 2020

SC Digital account

MINIMUM BALANCE REQUIREMENT

Monthly Average Balance (MAB)
Account Maintenance Charges

SC Digital account

₹10,000
5% of shortfall**
in MAB with
Max cap of ₹500

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

GENERAL CHARGES

- Account Statements
 - Quarterly Statements
 - Monthly Statements*
 - Pass Book*
 - Duplicate passbook issuance*
- *Available at domicile branch for "Customer-in-Person" (CIP)

FREE
FREE
FREE
FREE

Cheque book

- Personalised Cheque Book (Local)
 - Multicity Cheque Book (Personalised)
- * First 25 Cheque leaves free in a financial year

₹ 99*
₹ 99*

ATM Usage¹

- Standard Chartered ATM's in India
- Non Standard Chartered ATM's in India

FREE

- Branch location - Metro (Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai)

First 3 (Financial & Non Financial[^]) transactions in a month¹
Above first 3 (Financial & Non Financial[^])¹ transactions in a Month (Per Transaction)

FREE*

₹ 20*

¹The 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 month¹
Above first 5 (Financial & Non Financial[^]) transactions in a month¹ (Per Transaction)

FREE*

₹ 20*

¹The 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

- Cash withdrawal (Per Transaction)
- Cash withdrawal subject to RBI guidelines.
- Balance enquiry (Per Transaction)

₹ 140

₹ 20

ATM POS decline charges due to insufficient funds in the account

INR 25/ failed transaction

Platinum Debit Card

- First Year Fee
- Annual Fee (Per Card)
- Platinum Rewards Debit Card
- First Year Fee
- Annual Fee (per card)

FREE
₹ 199

₹ 499

₹ 499

Lost card re-issuance

- Platinum Debit Card
- Platinum Rewards Debit Card

₹ 199
₹499

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

3.5% + applicable taxes

Replacement of PIN

FREE

BRANCH TRANSACTION CHARGES

- Cash Deposit / Withdrawal

₹ 199*

^{^^} 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

* Senior citizens (age>60 years) will not be charged

PHONE BANKING SERVICE CHARGES

- Self Service IVR calls
- Non IVR calls attended by Phone Banking Officers

FREE
₹ 50

OTHER ACCOUNT RELATED CHARGES

Duplicate Statement (From Branch)

₹ 150

Electronic statements (currently for non-consolidated statements only)

FREE

Electronic statements + Physical statements

₹ 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

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*

Stop Payment

- Single Cheque
- Range of Cheques

₹ 50
₹ 50

Cheque Return

- Due to technical reasons
- Cheque issued by the customer (due to financial reason)

FREE

First cheque return in the last 12 months

₹ 500

More than one cheque return in the last 12 months (per return)

₹ 750

- Cheque deposited by customer (due to financial reason)

₹ 150

- Foreign Currency Cheque

₹ 181*

*Other Bank's charges additional

Electronic Clearing Service return

ECS debit instructions issued by customer and returned unpaid

	SC Digital account
• First ECS return in the last 12 months	₹ 500
• More than one ECS return in the last 12 months (per return)	₹ 750
• SMS TRANSACTION ALERTS*	
<=5 SMS sent per month	₹ 2.5 per month
>5 SMS sent per month	₹ 5 per month
* SMS transaction alert charges will apply only if the MAB is less than INR 25,000. This is irrespective of the account level MAB requirement*	
SPECIAL SERVICES	
• Certificate of Balance / Certificate of Interest	
Certificate upto 12 months old	FREE
Certificate more than 12 months	FREE
• Retrieval of Documents	
Document upto 6 months old*	₹ 150
Document more than 6 months old*	₹ 150
*Retrieval pertaining to cheque and Debit instructions will not be charged upto one year old	
• Standing instructions	
Setting up charges	FREE
Execution fee	FREE
Charges / commission on transaction additional	FREE
Amendment	FREE
• Banker's report	FREE
• Signature Verification	FREE
OUTSTATION CHEQUE COLLECTION	
• Cheque drawn on any of our branches	FREE
• Cheque drawn on another bank (Our branch locations)	FREE
• Speed Clearing Location	
Cheque amount <= ₹ 1,00,000	FREE
Cheque amount > ₹ 1,00,000	FREE
• Other Locations	
Cheque amount <= ₹ 5,000	FREE
Cheque amount > ₹ 5,000 and <= ₹ 10,000	FREE
Cheque amount > ₹ 10,000 and <= ₹ 1,00,000	FREE
Cheque amount > ₹ 1,00,000	FREE
• Foreign Currency Cheque	
Cheque Collection (USD) for cheque <= 50000 USD	USD 35
for cheque > 50000 USD	USD 55

- Cleared Overseas - Reject
- Cleared Overseas - Investigation charges
- Cheque collection (currencies other than USD)
*Min INR 121

REMITTANCES

- **National Electronic Funds Transfer**
- Inward
- Outward
- **Real Time Gross Settlement Transfer**
- Inward
- Outward
- **Immediate Payment Service (IMPS)**
- <= INR 1000
- > INR 1000 and <= INR 100,000
- > INR 100,000 and <= INR 200,000
- **Pay orders / Demand Draft drawn on our branches**
- Min. fee ₹ 50, Max. ₹ 1,500
*Charges @ 0.15% to apply thereafter
- **Demand Drafts drawn on correspondent banks** (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
- **Foreign Currency Draft**
(draft in EURO - ₹ 1,025)
- **Cancellation / Revalidation**
Demand Draft / Pay Order
- **Lost / Duplicate instrument**
*Correspondent bank's charges additional
- **Funds Transfer**
Transmission in Foreign Currency
(Telex transfer)
*Other Bank's charges additional
- **Remittances from abroad**
- DOORSTEP BANKING**

SC Digital account

- USD 15
- USD 50
- 0.28%*

FREE
FREE

FREE
FREE

FREE
FREE
FREE

0.15%

0.25%

₹ 776

₹ 100

FREE*

NA

NA

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	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