



Business Banking

# Schedule of Service Charges

Bundled/Home Saver



standard  
chartered

	Bundled (BIL+ / LAP+)	Home Saver
<b>Minimum Balance Requirement</b>		
• Monthly Average Balance (MAB)	₹1,00,000	NIL
<b>MAB Maintenance</b>		
• Non-Maintenance Charges < =₹1,00,000	₹3,500	NIL
<b>Payment Services</b>		
• Intra Bank Fund Transfer- Branch	FREE	FREE
• RTGS payment	FREE	FREE
• NEFT payment	FREE	FREE
• Cash withdrawal	FREE	FREE
• DD payable at bank location	FREE	FREE
<b>Cash Deposit Limits</b>		
• Maximum free limits: 12 times the AQB subject to a quarterly cap of: *per quarter	₹150 lakhs*	₹150 lakhs*
Charges (above free limits) For cash deposits more than ₹3 lakhs, kindly give 1-day advance notice to the branch.	₹3/ 1000	₹3/ 1000
<b>Teller Transactions Frequency Charges</b> (Cash txn./ NEFT/RTGS/ DD/ PO/ funds transfer)		
• Number of free transactions/month Beyond free limit - ₹50 txn.	Up to 50	Up to 50
• Payable at par cheque issuance Number of cheque leaves - FREE per month Charges above the free limit - ₹2/ cheque leaf	Up to 300	Up to 300
• Cancellation/Revalidation of Demand Draft/Pay Order	₹100	₹100
• Foreign Currency Draft	₹300	₹300
<b>Collection Services</b>		
<b>Outstation Cheque Collection</b>		
• Cheque drawn on any SCB branch location	FREE	FREE
• Cheque drawn on another bank at other locations *per instrument	₹50*	₹50*
• Foreign Currency Cheque collection	FREE	FREE
• Cheque collection (USD)		
< USD 50k	₹35	₹35
> USD 50k	₹55	₹55
• Cleared overseas (reject)	₹15	₹15
• Investigation Charges	₹50	₹50
• Cheque collection		
• Other currencies (min. ₹121)	0.28%	0.28%

	Bundled (BIL+ / LAP+)	Home Saver
<b>Doorstep Banking Services*</b>		
<b>Cheque Pick-Up (within municipal limits)</b>		
• Fixed-time services (daily) (₹1000 per month (pm), if minimum AQB/ QTP is not maintained)	FREE once/ day	FREE once/ day
<b>Cash Pick-Up and Delivery (within municipal limits)</b>		
• Fixed-time services (daily)		
< ₹3 lakhs	₹2,500 pm	₹2,500 pm
> =₹3 lakhs & < ₹10 lakhs	₹6,000 pm	₹6,000 pm
> =₹10 lakhs & < ₹30 lakhs	₹12,000 pm	₹12,000 pm
• Fixed-time services (weekly)		
< ₹3 lakhs	₹700 pm	₹700 pm
> =₹3 lakhs & < ₹5 lakhs	₹1,200 pm	₹1,200 pm
> =₹5 lakhs & < ₹10 lakhs	₹1,800 pm	₹1,800 pm
> =₹10 lakhs & < ₹30 lakhs	₹5,000 pm	₹5,000 pm
• On-call services (per instance)		
< ₹3 lakhs	₹200	₹200
> =₹3 lakhs & < ₹10 lakhs	₹400	₹400
> =₹10 lakhs & < ₹30 lakhs	₹1,200	₹1,200
*To avail the Doorstep Banking facility, customer has to sign an agreement for FTA and On-call services. For availing the facility on Sundays, Public Holidays, and Bank Holidays, charges would be twice the listed price.		
<b>Straight2Bank (S2B) - Online Platform</b>		
• S2B Token Issuance Charges (first 2 tokens are FREE)	₹500	₹500
• S2B Non-Usage Charges (per quarter)	₹500	₹500
• Installation Charges	FREE	FREE
• NEFT/RTGS/Online Payroll Upload/ Funds Transfer across SCB Branches	FREE	FREE
• Online DD Issuance (SCB locations)#	FREE	FREE
• Online DD Issuance (Non-SCB locations)#	FREE	FREE
• Cheque printing at SCB locations# *per instrument	FREE	FREE
• Online Tax Payment (per transaction)	FREE	FREE
• Payment Advice & Invoice Details via email to customer	FREE	FREE
#Courier Charges (₹50) are additional		
<b>Debit Card</b>		
<b>Business Banking Visa Infinite Debit Card</b>		
• Issuance/ Annual fee per card/ Replacement of PIN	FREE FREE	NIL NIL
Foreign Currency transaction on debit cards are charged inclusive of the commissions or fees levied by Visa/ Mastercard and 2.5% conversion commission		
<b>ATM Card</b>		
• Lost Card Re-issuance	FREE	FREE

	Bundled (BIL+/LAP+)	Home Saver
<b>Cash Withdrawal (within India)</b>		
• SCB ATMs	FREE	FREE
• Other Visa/ Mastercard ATMs If AQB is not maintained, charges beyond the first 5 transactions. *per txn.	FREE ₹20*	FREE ₹20*
<b>Cash Withdrawal (outside India) - Visa/ Mastercard ATMs*</b>	₹140	₹140
• Balance Enquiry (at all locations) *subject to the Reserve Bank of India guidelines.		
<b>Phone Banking Services</b>		
<b>Transaction through Phone Banking</b>		
• Stop Payments (only for proprietorship firms)	FREE	FREE
• Balance Enquiry/all kinds of enquiry requests	FREE	FREE
<b>Miscellaneous Services</b>		
<b>Standing Instructions</b>		
• Setting-Up Charge/ Execution Fee* *charges/ commissions on transactions are additional	FREE	FREE
• Bankers' Report	FREE	FREE
• Signature Verification	FREE	FREE
<b>Account Statements</b>		
• Monthly Statements	FREE	FREE
<b>Account Closure</b>		
• Up to 14 days	FREE	
• 15 days to 6 months	₹1,000	NIL
• Beyond 6 months	FREE	
<b>Stop Payment</b>		
• At the branch	₹50/ instruction*	₹50/ instruction*
• Internet Banking, Mobile Banking, and Phone Banking	FREE	FREE
<b>Cheque/ECS Return</b>		
• Due to insufficient funds- (per instrument/ instruction)	₹500	₹500
• Cheque returned due to other reasons	FREE	FREE
• Cheque deposited and returned	FREE	FREE
• Foreign Currency Cheque return (other bank's charges are additional)	₹250	₹250
• Foreign Inward Remittance Certificate/ Form 10H	FREE	FREE
SCB = Standard Chartered Bank AQB = Average Quarterly Balance		

#### 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 rates stated in the brochure and to access charges on transactions, which are not covered by this schedule.
- The latest Schedule of Service Charges (SOSC) is available on our website. Clients are advised to refer to the website for the latest SOSC.
- 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.
- 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 the 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
Up to ₹1 lakh	1% of the transaction amount, subject to a minimum of ₹250
> ₹1 lakh but < or = ₹10 lakhs	₹1,000 + 0.5% of the transaction amount
> ₹10 lakhs	₹5,500 + 0.1% of the transaction amount, subject to a maximum of ₹60,000

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

\*Terms and conditions apply.

Standard Chartered Bank is committed to making your banking with us a pleasant experience, and values your feedback:

Visit Us : [www.sc.com/in](http://www.sc.com/in)

Write to Us : [customercare.business@sc.com](mailto:customercare.business@sc.com)

SMS Us : SMS 'SERVICE' to 575758, and we will assist you within 24 hours.

You can write to us for any further queries at Standard Chartered Bank, Customer Care Unit, 19, Rajaji Salai, Chennai – 600 001.

#### Phone Banking Numbers:

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

In case of unresolved grievances, email us at: [head.service@sc.com](mailto:head.service@sc.com)