

Schedule of service charges

Savings Accounts



standard
chartered

	Prime Savings Account	Super Value Savings Account	aXcessPlus/ Parivaar/ eSaver 25k/ Smart Banking/ CPS eSaver	Prodigy Savings Account	eSaver Plus Savings Account	eSaver 10k/ CPS eSaver 10k/ 10k Savings Account	Enhanced Linked Savings Account	2-in-1 Savings Account	Digital Account	Basic Savings Bank Deposit Account	Aasan Savings Account
MINIMUM BALANCE REQUIREMENT											
• Monthly Average Balance (MAB)	₹2,00,000	₹50,000	₹25,000^{@^}	₹10,000[#]	₹3,00,000[*]	₹10,000	₹25,000[*]	₹10,000^{\$}	₹10,000	NA	NA
• Account Maintenance Charges	5% of shortfall** in MAB with max. cap of ₹600	5% of shortfall** in MAB with max. cap of ₹600	5% of shortfall** in MAB with max. cap of ₹600	5% of shortfall** in MAB with max. cap of ₹500	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 ₹500	5% of shortfall** in MAB with max. cap of ₹600	5% of shortfall** in MAB with max. cap of ₹500	5% of shortfall** in MAB with a max. cap of ₹500	NA	NA

*Combined MAB of Savings Account and all linked Term Deposits. MAB charges will be applicable to all accounts. Where there is insufficient balance, the charges will be deducted as and when the account gets funded. **Shortfall is calculated based on difference between required minimum MAB & actual MAB in a given month. [#]This charge is not applicable in case a Recurring Deposit is booked from the Prodigy account with a minimum amount of ₹5,000/month for a period of 1 year and above. [@]For Parivaar Accounts, the MAB is across linked Savings Accounts. ^{*}For aXcess Plus and Parivaar accounts: - Upcountry locations require to maintain ₹10,000 MAB - Account maintenance charges for upcountry locations will have a max. cap of ₹500. For Employee Banking account MAB requirement is NIL. For regular 3-in-1 account: - MAB required is ₹5,000 - Account maintenance charges will have a max. cap of ₹500. ^{\$}If Term Deposit >10000, then MAB requirement is NIL.

GENERAL CHARGES											
• Account Statements											
Quarterly Statements	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Monthly Statements*	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Pass Book*	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Duplicate Passbook Issuance*	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
*Available at domicile branch for Customer-in-Person (CIP)											
• Cheque book											
Personalised Cheque Book (Local)	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Multi-city Cheque Book (Personalised)	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
First 25 Cheque leaves free in a financial year											
• ATM usage											
Standard Chartered ATM’s In India	Free	Free	Free	Free	Free	Free	Free	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^)	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
transactions in a month											
Above first 3 (Financial & Non-Financial^)	Free	₹20*	₹20*	₹20*	₹20*	₹20*	₹20*	₹20*	₹20*	Free*	Free*
transactions in a month (per transaction)											

The maximum cash you can withdraw using your Debit Card at other bank’s ATM’s is ₹10,000 per transaction. However, this limit may vary as per the discretion of the other bank.

*For customers who maintain MAB >= ₹25,000, first 5 transactions per month will be free.

	Prime Savings Account	Super Value Savings Account	aXcessPlus/ Parivaar/ eSaver 25k/ Smart Banking/ CPS eSaver	Prodigy Savings Account	eSaver Plus Savings Account	eSaver 10k/ CPS eSaver 10k/ 10k Savings Account	Enhanced Linked Savings Account	2-in-1 Savings Account	Digital Account	Basic Savings Bank Deposit Account	Aasan Savings Account
Branch location-Non metro											
First 5 (Financial & Non-Financial^) transactions in a month	Free	Free*	Free*	Free*	Free*	Free*	Free*	Free*	Free*	Free*	Free*
Above first 5 (Financial & Non-Financial^) transactions in a month (per transaction)	Free	₹20*	₹20*	₹20*	₹20*	₹20*	₹20*	₹20*	₹20*	Free*	Free*

For Upcountry aXcessPlus Account first 10 (Financial & Non-Financial^) ATM transactions are free. For customers who maintain MAB >= ₹ 25,000, first 10 transaction per month will be free. ^Balance Enquiry is considered as Non-Financial per transaction.

ATM's Outside India											
Cash withdrawal (per transaction)	₹140	₹140	₹140	₹140	₹140	₹140	₹140	₹140	₹140	Free	Free
Cash withdrawal subject to RBI guidelines											
Balance enquiry (per transaction)	₹20	₹20	₹20	₹20	₹20	₹20	₹20	₹20	₹20	Free	Free
DEBIT CARD FEES											
• ATM cards											
First year fee	-	₹150	₹150	₹150	₹150	₹150	₹150	₹150	NA	Free	Free
Annual Fee (per card)	-	₹150	₹150	₹150	₹150	₹150	₹150	₹150	NA	Free	Free
• Corporate Platinum Debit Card											
First year fee	₹199	₹199	₹199	₹199	₹199	₹199	₹199	₹199	NA	Free	Free
Annual fee (per card)	₹199	₹199	₹199	₹199	₹199	₹199	₹199	₹199	NA	Free	Free
• Platinum Debit Card											
First year Fee	₹199	₹199	₹199	₹199	₹199	₹199	₹199	₹199	₹199	Free	Free
Annual Fee (per card)	₹199	₹199	₹199	₹199	₹199	₹199	₹199	₹199	₹199	Free	Free
• Priority Infinite Debit Card											
First year fee	₹1,599	₹1,599	₹1,599	₹1,599	₹1,599	₹1,599	₹1,599	₹1,599	NA	NA	NA
Annual fee (per card)	₹1,599	₹1,599	₹1,599	₹1,599	₹1,599	₹1,599	₹1,599	₹1,599	NA	NA	NA
• Premium Cashback Debit Card											
First year fee	₹1,299	₹1,299	₹1,299	₹1,299	₹1,299	₹1,299	₹1,299	₹1,299	NA	NA	NA
Annual fee (per card)	₹1,299	₹1,299	₹1,299	₹1,299	₹1,299	₹1,299	₹1,299	₹1,299	NA	NA	NA
• Platinum Rewards Debit Card											
First year fee	Free	₹499	₹499	₹499	Free	₹499	₹499	₹499	₹499	NA	NA
Annual fee (per card)	Free	₹499	₹499	₹499	Free	₹499	₹499	₹499	₹499	NA	NA

[illegible]

• Transaction limit per month is ₹2,00,000 Charges on the amount exceeding the limit per month Demand Draft/Pay order/Cheque deposit/Fund transfer will not be counted as a transaction *Senior citizens (age> 60 years) will not be charged	₹5 per ₹1,000 on exceeded amount*	₹5 per ₹1,000 on exceeded amount*	₹5 per ₹1,000 on exceeded amount*	₹5 per ₹1,000 on exceeded amount*	₹5 per ₹1,000 on exceeded amount*	₹5 per ₹1,000 on exceeded amount*	₹5 per ₹1,000 on exceeded amount*	₹5 per ₹1,000 on exceeded amount*	₹5 per ₹1,000 on exceeded amount*	₹5 per ₹1000 on exceeded amount*	NA	NA
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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. Axxcess Plus account charges also applicable to Parivaar Savings Account.
- The upcountry locations corresponds to the following cities: Agra, Allahabad, Bareilly, Bhopal, Bhubaneshwar, 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 rates stated in the brochure and to assess charges on transactions which are not covered by this SOSCs.
- 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.
 - i. 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, CPS eSaver 10k, NRE Employee Banking Account, Connect - Smart Banking.
 - ii. Charges for Howzzat 25 and NRO/NRE Savings Account will be as per SOSCs for aXcess Plus Account non-upcountry variant.
 - iii. Charges for Smart Banking Howzzat, CPS eSaver 10k, Howzzat Account will be as per Schedule of Service Charges for the10k Savings Account variant.
 - iv. Charges for Swagat, Supervalue NRE, Breeze Banking 50 and Breeze Banking Account will be as per schedule of charges for Supervalue Savings Account variant.
 - v. Charges for 3-in-1 (NRE & NRO) Savings Account will be as per SOSCs 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 ₹1,00,000	1% of this transaction amount, subject to minimum of ₹25/-
Greater than ₹1,00,000 and less than or equal to ₹10,00,000	₹1000 + 0.5% of the transaction amount
Greater than ₹10,00,000	₹5000 + 0.1% of the transaction amount

Phone Banking numbers:

Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Cochin, Ernakulam, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara	660 1444 / 394 04444
Ahmedabad, Bengaluru, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune	6601 4444 / 3940 4444
Gurgaon, Noida	011- 6601 4444 / 3940 4444
Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthapuram, Vishakhapatnam, Proddatur, Dehradun, Mathura, Saharanpur,	1800 345 1000
Siliguri	1800 345 5000