

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

## **Business Essential Account**

Version - November 2015

Category / Charge Type	Average Monthly Balance (AMB) Tier		
	Up to ₹ 1,00,000	₹ 1,00,001 to ₹ 5,00,000	₹ 5,00,001 & above
<b>AMB non maintenance fee</b>	₹ 2000	-	-
<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#	₹ 50 lakhs#
<b>Cheque Pickup Service</b>	Free once a day		
<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 > ₹ 10k <= ₹ 1 lakh > ₹ 1 lakh <= ₹ 2 lakhs > ₹ 2 lakhs		₹ 2.5 ₹ 5 ₹ 15 ₹ 25	
<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	
<b>Tax Payment (per transaction)</b>		₹ 300	
<b>Straight2Bank (S2B) Online Platform</b> Outward Telegraphic Transfer (Non trade) Real Time Gross Settlement (RTGS) National Electronic Funds Transfer Courier Charges - DD & Cheque delivery Online Tax Payment		Free Free Free ₹ 50 per courier Free	

Category / Charge Type	Average Monthly Balance (AMB) Tier		
	Up to ₹ 1,00,000	₹ 1,00,001 to ₹ 5,00,000	₹ 5,00,001 & above
<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		

### AMB Tier- Average monthly balance Tier

**Dynamic Pricing :** Charges as per applicable tier for each month, will be basis the average balance maintained 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.

Teller Transactions = 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 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 client upon request. For details of locker charges, please contact the respective branch.
- Service Tax is levied at the rate of 14% under the head "Banking & Other financial services" on our service charges /fees in relation to lending, issue of pay order, demand draft, cheque, letter of credit and bill of exchange, providing bank guarantee, overdraft, cheque, letter of credit and bill of exchange, providing bank account with effect from June 01, 2015. The value of taxable services exclude "interest on loans". An additional 0.5% tax would be collected alongside the existing service tax, in lieu of the Swachh Bharat Cess (SBC) made effective by the Central Government, starting Nov 15, 2015.
- Effective June 01, 2015 revised service tax rates will be levied on all foreign exchange transactions (purchase or sale of foreign currency) executed by you. The computation of service tax amount will be done as per the table below:-

Transaction Amount	Service Tax Payable
Upto ₹ 1 lakh	0.14% of the transaction amount subject to the minimum amount of ₹ 35
> ₹ 1 lakh but < or = ₹ 10 lakhs	₹ 140 + 0.07% of the transaction amount
> ₹ 10 lakhs	₹ 770 + 0.014% of the transaction amount subject to maximum amount of ₹ 7000

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)