Value Home Pack

Get started with us and let us prepare for your future
Besides a wide range of innovative home loans at attractive interest rates, the Home Sweet Home Bundle account comes enhanced with a complimentary suite of privileges and services, plus a range of optional features to suit your needs:

- Home Sweet Home A
- Optional: Personal Loan
- Savings Account / Current Account*
- Mortage
- HHP
- MRTA
- Credit Card (s)
- Savings Account / Current Account*
- Personal Loan
- Term Deposit*

OR

- Optional: Personal Loan
- Mortgage
- Insurance
- HHP
- MRTA
- Mortgage
- Insurance
- HHP
- MRTA
- Credit Card (s)

Please tell us about yourself (Primary Applicant - Individual / Business Applicant)

For Savings Account / Current Account / Term Deposit, one of our Bank official shall get in touch with you shortly.

Gender
Nationality
Residence Status

Are you an existing Standard Chartered Bank customer
Yes (Please provide your account/card number)
No (Please complete the fields below)

Existing Account Number
Existing Card Number

Identity Document Number (If Pan Card not provided)

PAN Number Available

Foreign National

Marital Status

Number of Dependents

Residential Address

Country

Date of Birth / Date of Incorporation (in case of Company/Entity)

Education Status
Besides a wide range of innovative home loans at attractive interest rates, the Home Sweet Home Bundle account comes enhanced with a complimentary suite of privileges and services, plus a range of optional features to suit your needs:

<table>
<thead>
<tr>
<th>Home Sweet Home A</th>
<th>Home Sweet Home B</th>
<th>OR</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Mortgage</td>
<td>☐ Mortgage</td>
<td>☐ Mortgage</td>
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<tr>
<td>☐ Insurance</td>
<td>☐ Insurance</td>
<td>☐ HHP</td>
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<td>☐ MRTA</td>
</tr>
<tr>
<td>☐ MRTA</td>
<td>☐ MRTA</td>
<td>☐ Credit Card (s)</td>
</tr>
<tr>
<td>☐ Credit Card (s)</td>
<td>☐ Credit Card (s)</td>
<td>☐ Savings Account / Current Account*</td>
</tr>
<tr>
<td>☐ Optional: Personal Loan</td>
<td>☐ Optional: Personal Loan</td>
<td>☐ Personal Loan</td>
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<td></td>
<td></td>
<td>☐ Term Deposit*</td>
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</table>

For Savings Account / Current Account / Term Deposit, one of our Bank official shall get in touch with you shortly.

**Please tell us about yourself**

(Primary Applicant - Individual / Business Applicant)

<table>
<thead>
<tr>
<th>Salutation / Title</th>
<th>Mr</th>
<th>Mrs</th>
<th>Ms</th>
<th>Other</th>
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<table>
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<th>Date of Birth / Date of Incorporation (in case of Company/Entity)</th>
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**Are you an existing Standard Chartered Bank customer**

☐ Yes *(Please provide your account/card number)*

- Existing Account Number: [ ]
- Existing Card Number: [ ]

☐ No *(Please complete the fields below)*

**PAN Number Available**

☐ Yes *(If yes, please provide):* [ ]

☐ No *(Please attach Form 60/61 separately)*

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<tr>
<th>Type of Identity Document</th>
<th>Passport</th>
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<th>Education Status</th>
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<th>Post-Graduate</th>
<th>Diploma</th>
<th>Professional</th>
<th>Other</th>
<th>(please specify)</th>
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<tr>
<th>Residential Address</th>
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<th>PIN Code</th>
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</table>

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<thead>
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<th>State</th>
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<th></th>
<th></th>
<th></th>
<th>Country</th>
</tr>
</thead>
</table>

1
Permanent Address (If other than Residential Address)

City
State

Residence Type
- Self owned
- Rented
- Company Provided
- Paying Guest Accommodation
- Other (please specify)

Duration at Current Residence
Years
Months

Name of Employer

Nature of Employment
- Pvt Ltd Co
- Public Ltd
- Government Sector
- PSU
- Self Employed
- Self Employed Professional
- MNC
- Other (please specify)

Nature of Industry – Classification as follows
- Banking / Insurance / Financial Institution / Accountancy
- Manufacturing
- Electrical / Electronic / Software / IT
- Travel / Transport / Tele communication
- Share Broking
- BPO / Call center
- Customs / Ministries / Taxes / Defence / Bureaus
- Traders / Antique Dealers / Consumer goods / Export Import
- Petroleum
- Education / Hospitals / NGO / Pharma
- Police / post
- Hotel / Restaurants / Entertainment / Advertising / Real Estate
- Others (please specify)

Designation

Annual Income ₹

Total Work Experience
Years
Months

Office Address

City
State

Preferred Address for communication
- Residential Address
- Permanent Address
- Office Address
- Property Address

Telephone Number (Country code is mandatory)
- Home
  - Country code
  - Area Code
- Office
  - Country code
  - Area Code
  - Extension
- Mobile
  - Country code
  - Area Code

Email Address (Please provide your primary email address)

“We urge our customers to keep email as a preferred mode of communication.”

I authorize receiving Standard Chartered related communication via e-mail.

Whether applicant is a director/ related to director of any bank –
- Yes
- No

If Yes, then please provide the name of the bank

Would you like Standard Chartered to contact you or send communication material regarding our sales offers to you through telephone, SMS or email
- Yes
- No

Signature of Applicant
**2** Which Loan would you like to apply for; please provide us details relating to the Loan you are applying for

**Type of Loan - Home Loans**

<table>
<thead>
<tr>
<th>Product Variant</th>
<th>Home Loan</th>
<th>HomeSaver</th>
<th>Top up</th>
<th>Other (please specify)</th>
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</thead>
</table>

**Type of Loan - Loan Against Property**

<table>
<thead>
<tr>
<th>Product Variant</th>
<th>Loan Against Property</th>
<th>HomeSaver</th>
<th>Top up</th>
<th>Other (please specify)</th>
</tr>
</thead>
</table>

**Interest Type**

- [ ] Fixed
- [ ] Variable
- [ ] Semi-fixed

**Repayment Mode**

- [ ] Preferred mode of Repayment (Go Green)
- [ ] Electronic Clearance Service
- [ ] Standing Instructions
- [ ] Post-dated Cheques

**Loan Purpose**

- [ ] New Property
- [ ] Top up for Renovation
- [ ] Children’s Education
- [ ] Top up for Additional Construction
- [ ] Purchase of Equipment & Tools
- [ ] Marriage in Family
- [ ] Medical Expenses
- [ ] Travel / Holiday
- [ ] Business Purpose
- [ ] Other (please specify)

**Loan Amount ** ₹ ____________

**Tenure of Loan** ____________

**2A** If you are applying for a Home Saver, please complete these additional details

**Mode of operation of the account**

- [ ] For individuals
  - [ ] Either or Survivor
  - [ ] Jointly with my co-applicant
- [ ] For firms
  - [ ] Singly by ____________
  - [ ] Jointly by ____________
- [ ] For companies
  - [ ] As per Board Resolution

Are you nominating a Power of Attorney to operate your Home Saver Account?

- [ ] Yes (if Yes, please complete a Power of Attorney form available at any one of our branches or with our representative)
- [ ] No

Would you like to avail of the following services for your Home Saver account?

- [ ] Phone Banking
- [ ] Door Step Service
- [ ] Online Banking Required

**Debit Card**

- [ ] Yes
- [ ] No

If yes, please provide the name as you would like to appear on the Debit Card:

[______________]

Please consider these valuable services

- [ ] Online Banking
- [ ] SMS Alerts
- [ ] Electronic Statements

(If you opt for electronic statement, no physical statement will be sent. However, a physical statement will be provided on request through phone banking)

**3** Property Details

**Property identified**

- [ ] Yes
- [ ] No

**Full address of the property (Property identified)**

[______________________________]

**City**

**State**

**PIN Code**

**Country**

**State of construction**

- [ ] Completed
- [ ] Under Construction
- [ ] Age of Property ____________

**Ownership of Property**

- [ ] Sole
- [ ] Joint

**Security offered**

- [ ] First charge on property
- [ ] Please specify charge holder name ____________

**4** Do you have a co-applicant to the loan?

Co-Applicant 1

Are you nominating a General Power of Attorney for the Loan?

- [ ] Yes
- [ ] No

**Relationship to main applicant**

[______________________________]

**Salutation / Title**

- [ ] Mr
- [ ] Mrs
- [ ] Ms
- [ ] Other (please specify)

**Full Name**

[______________________________]

**Father's Name**

[______________________________]
Date of Birth/Date of Incorporation (in case of Company/Entity) \( \text{DD} / \text{MM} / \text{YYYY} \)

Are you an existing Standard Chartered Bank customer

\( \square \) Yes (Please provide your account/card number)

Existing Account Number [ ]

Existing Card Number [ ]

\( \square \) No (Please complete the fields below)

PAN Number Available

\( \square \) Yes (If yes, please provide): [ ]

\( \square \) No (Please attach Form 60/61 separately)

Type of Identity Document

\( \square \) Passport [ ]
\( \square \) Driving Licence [ ]
\( \square \) Other [ ]

Identity Document Number [ ]

Gender [ ] Male [ ] Female

Nationality [ ] Indian [ ] Other [ ]

Residence Status [ ] Resident [ ] Non - Resident [ ] Foreign National

Marital Status [ ] Married [ ] Single [ ] Other [ ]

Number of Dependents [ ]

Education Status [ ] Undergraduate [ ] Graduate [ ] Post-Graduate [ ] Diploma [ ] Professional [ ] Other [ ]

Residential Address

City [ ]

State [ ]

PIN Code [ ]

Country [ ]

Residence Type

\( \square \) Self owned [ ]
\( \square \) Rented [ ]
\( \square \) Company Provided [ ]
\( \square \) Paying Guest Accomodation [ ]
\( \square \) Other [ ]

Permanent Address (If other than Residential Address)

City [ ]

State [ ]

PIN Code [ ]

Country [ ]

Name of Employer [ ]

Nature of Employment

\( \square \) Pvt Ltd Co [ ]
\( \square \) Public Ltd [ ]
\( \square \) Government Sector [ ]
\( \square \) PSU [ ]
\( \square \) Self Employed [ ]
\( \square \) Self Employed Professional [ ]
\( \square \) MNC [ ]
\( \square \) Other [ ]

Nature of Industry – Classification as follows

\( \checkmark \) Banking / Insurance / Financial Institution / Accountancy [ ]
\( \checkmark \) Manufacturing [ ]
\( \checkmark \) Electrical / Electronic / Software / IT [ ]
\( \checkmark \) Travel / Transport / Tele communication [ ]
\( \checkmark \) Share Broking [ ]
\( \checkmark \) BPO / Call center [ ]
\( \checkmark \) Customs / Ministries / Taxes / Defence / Bureaus [ ]
\( \checkmark \) Traders / Antique Dealers / Consumer goods / Export Import [ ]
\( \checkmark \) Petroleum [ ]
\( \checkmark \) Education / Hospitals / NGO / Pharma [ ]
\( \checkmark \) Police / post [ ]
\( \checkmark \) Hotel / Restaurants / Entertainment / Advertising / Real Estate [ ]
\( \checkmark \) Others [ ]

Designation [ ]

Annual Income ₹ [ ]

Other Currency [ ]

Total Work Experience Years [ ] Months [ ]
Office Address

City

State

Telephone Number (Country code is mandatory)

Home Country code - Area Code

Office Country code - Area Code - Extension

Mobile Country code - Area Code

Email Address (Please provide your primary email address)

“We urge our customers to keep email as a preferred mode of communication.”

I authorize receiving Standard Chartered related communication via e-mail.

Whether applicant is a director/ related to director of any bank –

Yes

No

If Yes, then please provide the name of the bank

Would you like Standard Chartered to contact you or send communication material regarding our sales offers to you through telephone, SMS or email

Yes

No

Please consider these valuable services

Online Banking Yes No

SMS Alerts Yes No

Electronic Statements Yes No

(If you opt for electronic statement, no physical statement will be sent. However, a physical statement will be provided on request through phone banking)

Signature of Co-Applicant 1

Co-Applicant 2

Are you nominating a General Power of Attorney for the Loan? Yes No

Relationship to main applicant

Salutation / Title Mr Mrs Ms Other

Full Name

Father's Name

Date of Birth/Date of Incorporation (in case of Company/Entity) D D / M M / Y Y Y Y

Are you an existing Standard Chartered Bank customer

Yes (Please provide your account/card number)

Existing Account Number

Existing Card Number

No (Please complete the fields below)

PAN Number Available

Yes (If yes, please provide): No (Please attach Form 60/61 separately)

Type of Identity Document Passport Driving Licence Other

Identity Document Number

Gender Male Female

Nationality Indian Other

(please specify)
Would you like Standard Chartered to contact you or send communication material regarding our sales offers to you through telephone, SMS or email?

Yes

If Yes, then please provide the name of the bank.

No

Signature of Co-Applicant 2

Please consider these valuable services:

- (If you opt for electronic statement, no physical statement will be sent. However, a physical statement will be provided on request through phone banking)

Yes

Online Banking

No

Yes

SMS Alerts

No

Yes

Electronic Statements

No

Whether applicant is a director/related to director of any bank—

Yes

No

Country

Office Address

Telephone Number

(Country code is mandatory)

Home

Office

Mobile

Email Address

(Provide your primary email address)

“We urge our customers to keep email as a preferred mode of communication.”

I authorize receiving Standard Chartered related communication via e-mail.
Whether applicant is a director/related to director of any bank –

| Yes | No |

If Yes, then please provide the name of the bank

Would you like Standard Chartered to contact you or send communication material regarding our sales offers to you through telephone, SMS or email

| Yes | No |

Please consider these valuable services

| Online Banking | Yes | No | SMS Alerts | Yes | No | Electronic Statements | Yes | No |

(If you opt for electronic statement, no physical statement will be sent. However, a physical statement will be provided on request through phone banking)

Co-Applicant 3

Are you nominating a General Power of Attorney for the Loan?  

| Yes | No |

Relationship to main applicant

| Salutation / Title | Mr | Mrs | Ms | Other |

Full Name

First | Middle | Last

Father’s Name

First | Middle | Last

Date of Birth/Date of Incorporation (in case of Company/Entity) DD / MM / YYYY

Are you an existing Standard Chartered Bank customer

| Yes | No |

(Please provide your account/card number)

Existing Account Number

Existing Card Number

PAN Number Available

| Yes (if yes, please provide): | No (Please attach Form 60/61 separately) |

Type of Identity Document (If PAN Card not provided)

| Passport | Driving Licence | Other |

Identity Document Number

Gender

| Male | Female | Nationality | Indian | Other |

Residence Status

| Resident | Non - Resident | Foreign National |

Marital Status

| Married | Single | Other |

Number of Dependents

| Undergraduate | Graduate | Post-Graduate | Diploma | Professional | Other |

Residential Address

City

State

PIN Code

Country

Residence Type

| Self owned | Rented | Company Provided | Paying Guest Accomodation | Other |

Signature of Co-Applicant 3

Signature of Co-Applicant 2

Email Address (Please provide your primary email address)

Mobile

Country Code

Total Work Experience

| Years | Months |

Date of Birth/Date of Incorporation

| Education Status |

| Designation |

Annual Income

| Other Currency |

Nature of Industry – Classification as follows

| Banking / Insurance / Financial Institution / Accountancy |

| Manufacturing Electrical / Electronic / Software/ IT |

| Share Broking |

| BPO / Call center |

| Customs / Ministries / Taxes / Defence / Bureaus |

| Traders / Antique Dealers / Consumer goods / Export Import |

| Petroleum |

| Education / Hospitals / NGO / Pharma |

| Police  / post |

| Hotel / Restaurants / Entertainment / Advertising / Real Estate |

| Others |

| Travel / Transport / Tele communication |

Marital Status

| Married | Single | Other |

Number of Dependents

| Undergraduate | Graduate | Post-Graduate | Diploma | Professional | Other |

Residential Address

City

State

PIN Code

Country

Residence Type

| Self owned | Rented | Company Provided | Paying Guest Accomodation | Other |
Permanent Address (If other than Residential Address)

<table>
<thead>
<tr>
<th>Address details</th>
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City | PIN Code | State | Country |
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</table>

Name of Employer

Nature of Employment

- Pvt Ltd Co
- Public Ltd
- Government Sector
- PSU
- Self Employed
- Self Employed Professional
- MNC
- Other (please specify)

Nature of Industry – Classification as follows

- Banking / Insurance / Financial Institution / Accountancy
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- Petroleum
- Education / Hospitals / NGO / Pharma
- Police / post
- Hotel / Restaurants / Entertainment / Advertising / Real Estate
- Others (please specify)

Designation

Annual Income ₹

Other Currency

Total Work Experience

Office Address

<table>
<thead>
<tr>
<th>Address details</th>
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City | PIN Code | State | Country |
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Telephone Number (Country code is mandatory)

Home

<table>
<thead>
<tr>
<th>Country code</th>
<th>Area Code</th>
<th>Phone number</th>
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Office

<table>
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<tr>
<th>Country code</th>
<th>Area Code</th>
<th>Phone number</th>
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Mobile

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<tr>
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Email Address (Please provide your primary email address)

---

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I authorize receiving Standard Chartered related communication via e-mail.

Whether applicant is a director/ related to director of any bank –

- Yes
- No

If Yes, then please provide the name of the bank

Would you like Standard Chartered to contact you or send communication material regarding our sales offers to you through telephone, SMS or email

- Yes
- No

Please consider these valuable services

<table>
<thead>
<tr>
<th>Service</th>
<th>Option</th>
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<tbody>
<tr>
<td>Online Banking</td>
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<td></td>
<td>No</td>
</tr>
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<td>SMS Alerts</td>
<td>Yes</td>
</tr>
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<td></td>
<td>No</td>
</tr>
<tr>
<td>Electronic Statements</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>No</td>
</tr>
</tbody>
</table>

(If you opt for electronic statement, no physical statement will be sent. However, a physical statement will be provided on request through phone banking)

Signature of Co-Applicant 3

---
4A Please tell us more about yourself and your occupation

In accordance with requirements prescribed vide circular dated 05-06-2007 & 03-09-2008 issued by the RBI, request you to kindly provide the following information as may be applicable to you: • Not applicable for companies; • Use additional sheets for more Applicants

<table>
<thead>
<tr>
<th>Community:</th>
<th>Applicant 1</th>
<th>Applicant 2</th>
<th>Applicant 3</th>
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<tbody>
<tr>
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<tr>
<td>2. Sikh</td>
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<tr>
<td>3. Muslim</td>
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<tr>
<td>4. Christian</td>
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<td></td>
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<tr>
<td>5. Zoroastrian</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>6. Buddhist</td>
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<tr>
<td>7. Others</td>
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<thead>
<tr>
<th>Community:</th>
<th>Applicant 1</th>
<th>Applicant 2</th>
<th>Applicant 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. SC</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. ST</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Others</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Category</th>
<th>Applicant 1</th>
<th>Applicant 2</th>
<th>Applicant 3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Self Employed

You are

- Proprietor
- Partnership
- Company
- HUF

Nature of Business

- Trader
- Manufacturer
- Service
- Contractor
- Consultancy
- Real Estate
- Stock Broker
- Transporter

If you are a Micro, Small or Medium Enterprises

Please tick the relevant box as per investment on

<table>
<thead>
<tr>
<th>Mfg. (Less than or equal to)</th>
<th>Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micro I 5 Lakh</td>
<td>2 Lakh</td>
</tr>
<tr>
<td>Micro II 25 Lakh</td>
<td>10 Lakh</td>
</tr>
<tr>
<td>Small 5 Crore</td>
<td>2 Crore</td>
</tr>
<tr>
<td>Medium 10 Crore</td>
<td>5 Crore</td>
</tr>
</tbody>
</table>

Basis of Identification

- CA Certificate
- MSME/SSI Certificate

<table>
<thead>
<tr>
<th>Nature of Industry – Classification as follows</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mfg. Enterprise - Investments in Plant &amp; Machinery ; Service Enterprise - Investments in Equipment</td>
</tr>
</tbody>
</table>

5 Financial Details

Credit Facilities*

Under Credit facilities table customer should provide for Name & add of the bank, Type of facility, Loan/credit limit, Outstanding amount, outstanding tenure, EMI amount, security provided (if any) and terms & condition

If yes, please provide the following details (all figures in thousands)

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

If yes, please provide the following details (all figures in thousands)

<table>
<thead>
<tr>
<th>Name of the Bank &amp; Address</th>
<th>Type of Facility</th>
<th>Loan/Credit Limit</th>
<th>Outstanding</th>
<th>Remaining Tenure</th>
<th>EMI Amount</th>
<th>Security Provided</th>
<th>Terms/Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Bank Details (Primary Applicant)

Bank Name

Bank Account Number

Branch Name

City

Bank Details (Co-Applicant/General Power of Attorney)

Bank Name

Bank Account Number

Branch Name

City

Whether applicant is a director/ related to director of any bank – Yes No If yes – Name of the bank

6 Bancassurance

Choice of Product

- Single Premium Group Loan Protector Scheme (MRTA)
- Home Protector Scheme

Thank you for choosing to purchase an Insurance Product. Please complete the separate form as provided by the Insurance Company; the form is available with our representative
Credit Card

Would you like to apply for a Credit Card  [ ] Yes  [ ] No
Name to be Embossed on card

Would you like us to debit your Current/Savings Account with us for payment of you Credit Card dues  [ ] Yes  [ ] No
If Yes, please provide your account number
If Yes, please indicate
[ ] Minimum Balance  [ ] Full Balance
Online Banking Required  [ ] Yes  [ ] No
Statement Type  [ ] Physical Statement  [ ] Electronic Statement

*If only electronic statement is selected, no physical statement will be sent; however the same will be provided on request through Phone Banking.

Contact details of a friend or relative not living with you
Name

Would you like a Supplementary Credit Card?
[ ] Yes  [ ] No
(If yes please fill the supplementary card section at the end of the form)

Personal Loan

Amount Applied for

Purpose of Loan
[ ] Children's Education  [ ] Consumer Durable  [ ] Travel/Holiday  [ ] Vehicle  [ ] Marriage in Family  [ ] Medical Expenses
[ ] Purchase of Equipment and Tools  [ ] Payment Towards Health Insurance Cover  [ ] Other (please specify)

Repayment Tenure (months)  [ ] 12  [ ] 24  [ ] 36  [ ] 48  [ ] 60
Mode of Disbursement
[ ] Direct Credit to Standard Chartered Bank Account Number
[ ] Pay Order
Favor of
Payable at

[ ] RTGS*
Name

Account Number

Bank Name

Repayment Details
Mode of Payment  [ ] PDC  [ ] ECS  [ ] Si
Date of First Installment  DD / MM / YYYY
Source of Loan Repayment
[ ] Salary Income  [ ] Professional Receipts  [ ] Business Income  [ ] Other (please specify)

*Please provide a separate RTGS Form

By signing this application, you
[ ] represent and warrant that all information (including any documents) you have given to us in connection with the application is correct, complete and not misleading. (If this is not the case you may be personally liable);
[ ] authorize us to verify any of the information you have given to us or your credit standing from anyone we may consider appropriate (such as an authority or credit information company);
[ ] authorize us to authenticate any Credit Card or loan details that you may have given us as part of the account opening form, including conducting test authorizations
with the issuer of that Credit Card;
[ ] hereby authorize us to inform the details of your transactions including the default of payment that may occur to any card issuers in India, Reserve Bank Of India or to any authorized dealer of Foreign Exchange or Merchant as we deem fit and proper without obtaining any further oral or written consent from you;
[ ] authorize us to provide monthly details of credit facilities we have given to you to credit information companies (CIC). Such details include the amount of monies you owe us (even if you dispute the amount owed or have entered into agreement with us to settle the amount owed) and your repayment history. We will also get details of credit facilities given to you by other financial institutions from the CIC. We will use such information to determine whether we will give you additional credit facility. If you have regularized an account with us, we will update the CIC. If you apply for a credit facility from us we will guide you to get a copy of your credit information report from the CIC and such report will only show your credit position as provided by the CIC;
[ ] acknowledge that we may decline your application. If this happens, no contractual relationship will arise between us, and we reserve the right to retain the documents you submitted to us with your application;
[ ] confirm and agree that we may give any information in connection with this application (including your personal information) to any service provider (whether located in or outside of India) for the purposes of providing any service to you in connection with this application (including data processing);
[ ] agree that you will inform us when there is any change in your occupation, employer or the status of your residency in India. If we ask, you will also give us the documents to prove such a change;
[ ] declare that you will use the loan as described in the loan agreement you have applied for ("Loan") strictly for the purpose stated in this application form and not for any speculative or antisocial purpose;
[ ] consent to each of Standard Chartered Group and its subsidiaries and affiliates (including each branch or representative office) its officers, employees, agents and advisers disclosing information relating to you (including details of the accounts, products or any security interest) to:
[ ] our head office and any other member of the Standard Chartered Group in any jurisdiction ("permitted parties");
[ ] professional advisers, service providers or independent contractors to, or agents of, the permitted parties, such as debt collection agencies, data processing firms and correspondents who are under a duty of confidentiality to the permitted parties;
### References

Please mention name and address of two references (other than family)

<table>
<thead>
<tr>
<th>Reference 1</th>
<th>Name</th>
<th>Address</th>
<th>City</th>
<th>State</th>
<th>PIN Code</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Reference 2</th>
<th>Name</th>
<th>Address</th>
<th>City</th>
<th>State</th>
<th>PIN Code</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

### Declaration

By signing this application, you

- represent and warrant that all information (including any documents) you have given to us in connection with the application is correct, complete and not misleading. (If this is not the case you may be personally liable);
- authorize us to verify any of the information you have given to us or your credit standing from anyone we may consider appropriate (such as an authority or credit information company);
- authorize us to authenticate any Credit Card or loan details that you may have given us as part of the account opening form, including conducting test authorizations with the issuer of that Credit Card;
- hereby authorize us to inform the details of your transactions including the default of payment that may occur to any card issuers in India, Reserve Bank Of India or to any authorized dealer of Foreign Exchange or Merchant as we deem fit and proper without obtaining any further oral or written consent from you
- authorize us to provide monthly details of credit facilities we have given to you to credit information companies (CIC). Such details include the amount of monies you owe us (even if you dispute the amount owed or have entered into agreement with us to settle the amount owed) and your repayment history. We will also get details of credit facilities given to you by other financial institutions from the CIC. We will use such information to determine whether we will give you additional credit facility. If you have regularized an account with us, we will update the CIC. If you apply for a credit facility from us we will guide you to get a copy of your credit information report from the CIC and such report will only show your credit position as provided by the CIC.
- acknowledge that we may decline your application. If this happens, no contractual relationship will arise between us, and we reserve the right to retain the documents you submitted to us with your application;
- confirm and agree that we may give any information in connection with this application (including your personal information) to any service provider (whether located in or outside of India) for the purposes of providing any service to you in connection with this application (including data processing);
- agree that you will inform us when there is any change in your occupation, employer or the status of your residency in India. If we ask, you will also give us the documents to prove such a change;
- declare that you will use the loan as described in the loan agreement you have applied for (“Loan”) strictly for the purpose stated in this application form and not for any speculative or antisocial purpose;
- consent to each of Standard Chartered Group and its subsidiaries and affiliates (including each branch or representative office) its officers, employees, agents and advisers disclosing information relating to you (including details of the accounts, products or any security interest) to:
  - our head office and any other member of the Standard Chartered Group in any jurisdiction (“permitted parties”);
  - professional advisers, service providers or independent contractors to, or agents of, the permitted parties, such as debt collection agencies, data processing firms and correspondents who are under a duty of confidentiality to the permitted parties;
• any actual or potential participant or sub-participant in relation to any of our obligations under our banking agreement between us, or assignee, novatee or transferor (or any officer, employee, agent or adviser of any of them);
• any credit information company, rating agency, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection to, or any permitted parties;
• any court, tribunal or authority (including an authority investigating an offence) with jurisdiction over the permitted parties;
• a merchant or a member of a card association (for instance, Visa or MasterCard) where the disclosure is in connection with use of a card;
• any authorized person or any security provider;
• anyone we consider necessary in order to provide you with services in connection with an account
• declare that the loan shall not be utilized for prohibited activities such as stock market transactions, gambling, chit fund, nidhi Company, real estate, plantation, agricultural, trading in TDR or any other activity specified under any law or by the Bank as a restricted activity. You also agree that the loan amount shall not be remitted outside India & repayment of loan shall be made from out of remittances from outside India through normal banking channels or by debit to the Non-resident Ordinary (NRO) / Non-resident Special Rupee (NRSR) / Non-resident Non-repatriable (NRRN) / Non-resident External (NRE) / Foreign Currency Non-resident (FCNR) account of the borrower, if you are NRI / PIO. As NRI / PIO you also undertake to adhere to all the requirements of Foreign Exchange Management Act 1999
• confirm that no insolvency/bankruptcy proceedings have been initiated against you nor have you ever been adjudicated insolvent;
• confirm that you have received, read and understood our Customer Terms and the applicable documents referred to in Part A of our Customer Terms forming our banking agreement which are available at any of our branches or on our website at www.standardchartered.co.in and you agree to be bound by them. You acknowledge that you are bound by any variation we make to these documents, in accordance with our banking agreement. In particular, you understand that by entering into our banking agreement you give indemnities, authorizations, consents and waivers and agree to limitations on our liability;
• confirm that you have received, read and understood our loan agreement governing your Loan;
• will be bound by the said “Preferred Line of Credit” Rules and Regulations as may be in force time to time, if this application is accepted;
• hereby consent, agree and authorize us to disclose information and data relating to you, information of the credit facilities availed by you and/or any information relating to default if any committed by you in discharge of your obligations;
• understand that we reserve the right to recall the facility, enforce security and guarantees, if any, and appropriate proceeds thereof towards the outstanding and recover the balance from you, if any, or close the account in case required documents are not provided by you;
• confirm that the contact preference as chosen by you in the form will be effective 60 days from the date of account opening / change request and will supersede any contact preference already registered with us for any product; and
• if you are applying for any Insurance Product, you agree to be bound by the terms and conditions applicable to that product which are made available to you separately

Phone Banking Numbers

- Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Cochin/Ernakulam, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara: 3940 444 / 6601 444
- Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune: 3940 444 / 6601 444
- Gurgaon, Noida: 011-3940 4444 / 011-6601 4444
- Jaipur, Guwahati, Cuttack, Mysore, Tiruvananthapuram, Vishakhapatnam, Proddatur, Dehradun, Mathura, Saharanpur: 1800-345-1000
- Siliguri: 1800-345-5000
Supplementary Credit Card application form

Yes I would like a Supplementary card for my (please tick)

☐ Spouse  ☐ Father  ☐ Mother  ☐ Son  ☐ Daughter  ☐ Brother  ☐ Sister

Primary CardMember’s Name

First Name  Middle Name  Last Name

Existing Card No.

Please attach PAN Card copy of Primary Cardholder

PAN No.  (for primary cardholder)

Supplementary card applicant’s name

First Name  Middle Name  Last Name

I would like to opt for Supplementary credit card

☐ VISA Infinite  ☐ Preferred orid  ☐ Emirates Platinum  ☐ Platinum Elite

☐ Manhattan Platinum  ☐ Platinum Rewards  ☐ Super Value Titanium  ☐ Gold Rewards

Supplementary card applicant’s date of birth

Nationality

Enter Supplementary card applicant’s name as you would like to have embossed on the Card

Residential Address

Telephone Number

Mobile Number

Email address

Note:
- The total cashback shall be limited to ₹ 500 per month for all card(s) owned by the customer inclusive of any supplementary card(s) under the Super Value Titanium Card, Manhattan Platinum Card or Business Card programs.
- Supplementary cardholder(s) will not be eligible for the insurance cover available to Platinum Elite and Emirates Platinum primary cardholder.
- Supplementary cardholder(s) will not be eligible for the Priority Pass program under the Emirates Platinum Card program.
- The supplementary card issued will be of the same or lower variant than the primary card. The product hierarchy is Platinum, Titanium and Gold with Platinum being the highest variant offered.

By signing this application you:
- confirm that the person for whom you have applied for membership of the Standard Chartered Bank Supplementary card is at least 18 years of age, and is related to you as indicated above.
- confirm that all dues in respect of the Standard Chartered Credit Card utilised for services availed of and goods purchased from eligible Service Establishments by the supplementary cardholder will be payable by you and you guarantee the payments towards the same in your capacity as the principal cardholder.
- agree to be jointly and severally bound by the Customer Terms and Credit Card Terms, copy of which you have received and understood, along with the supplementary cardmember.
- declare that all foreign exchange transactions entrusted to us from time to time do not involve and are not designed for the purpose of any contravention or evasion of the provisions of the Foreign Exchange Management Act, 1999 or any rule, regulation, notification, direction or order made under that Act. You also agree to give us any information or document as will satisfy us about the purpose of a transaction. You also understand that if you do not fully comply with any requirement, we can refuse to undertake a transaction and may report the matter to RBI. Relying upon this declaration, we may not insist on your giving specific further declarations for future foreign exchange transactions.
- undertake to advise Standard Chartered Bank immediately in the event the supplementary cardholder ceases to qualify under the terms for holding a supplementary card.
- confirm that the information contained in this application form is valid and correct to the best of my knowledge.
- authorize the bank to verify information contained in this application form from any third party as per the bank’s requirement.
- confirm that you have received, read and understood our Customer Terms and the applicable documents referred to in Part A of our Customer Terms forming our banking agreement which are available at any of our branches or on our website at www.standardchartered.co.in and you agree to be bound by them. You acknowledge that you are bound by any variation we make to these documents, in accordance with our banking agreement. In particular, you understand that by entering into our banking agreement you give indemnities, authorisations, consents and waivers and agree to limitations on our liability.

Signature of the primary cardholder  Date

Country Code  Country Code

Name Of Applicant

Name Of Co-Applicant 1

Co-Applicant 1 (Signature)

Co-Applicant 1

Name Of Co-Applicant 2

Co-Applicant 2 (Signature)

Co-Applicant 2

Name Of Co-Applicant 3

Co-Applicant 3 (Signature)

Co-Applicant 3
Partial Pre-payment Fee

Loan Amount applied for

Pre-Closure Fee

Home Loan / HomeSaver - Variable rate linked loans - NIL

Top-ups / Other Home loan / HomeSaver and Loan Against Property / Loan Against Property - HomeSaver NIL for part pre-payments less than 25% of the principal outstanding in a calendar year

For part pre-payments greater than 25% of the principal outstanding in a calendar year, the charges will be as below:

Top-ups / Other Home Loans / HomeSaver (other than variable linked Home loans / HomeSaver) 2.5% of the entire amount being paid.

Loan Against Property / Loan Against Property - HomeSaver 4% of the entire amount being paid.

Home Saver - NIL

Loan Against Property - HomeSaver Annual fee of 1% of the loan outstanding (Loan account Closing balance as per Home Saver Statement) to be charged every year in the month in which the loan was disbursed* The charge will be annual in nature and will be charged for the next 12 months.

Annual fees

Home Loan / HomeSaver - Variable rate linked loans - NIL

Top-ups / Other Home Loans / HomeSaver (other than variable linked Home loans / HomeSaver) 2.5% of the principal outstanding*

Loan Against Property / Loan Against Property - HomeSaver 4% of the principal outstanding* on full pre-payment.

*Here Principal outstanding refers to the principal outstanding at the time of closure as well as the amount part pre-paid in the same calendar year which has not been charged

Please take note of the following:

1. Applicable Service Tax will be charged in addition to the above fees
2. Your application may take a minimum of 2 working days to process once you have completed all requirements as required by us
3. The applicable interest rate, loan amount, EMI & tenor on your loan will be stated in the Loan Agreement and your Loan will be governed as per terms & conditions therein. If we change the rate of interest during the tenor of the Loan (only if your Loan is a Variable Rate Loan) we will inform you of the new interest rate.

For bank use only

Common

<table>
<thead>
<tr>
<th>Acquisition Code</th>
<th>Source/ Channel Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>DSA Code</td>
<td>DSA ID</td>
</tr>
<tr>
<td>Sourcing ID</td>
<td>Referring ID</td>
</tr>
<tr>
<td>Closing ID</td>
<td>Promotion Code</td>
</tr>
<tr>
<td>ARM Code</td>
<td>Reference Channel</td>
</tr>
<tr>
<td>Occupational Code</td>
<td>Product Code</td>
</tr>
</tbody>
</table>

Unique to Credit Cards

<table>
<thead>
<tr>
<th>Product Code</th>
<th>Company Code</th>
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</thead>
<tbody>
<tr>
<td>MID ID</td>
<td>LEZ Code</td>
</tr>
<tr>
<td>Corporate ID</td>
<td></td>
</tr>
</tbody>
</table>

Unique to Personal Loans

<table>
<thead>
<tr>
<th>Occupational Code</th>
<th>Recommended by</th>
</tr>
</thead>
<tbody>
<tr>
<td>Approved By</td>
<td></td>
</tr>
</tbody>
</table>

Recommended by
Approved By

Signature of Sourcing Staff
Signature of Credit Officer
Signature of Reviewing Officer

PSID of Sourcing Staff
PSID of Credit Officer
PSID of Reviewing Officer

Name of Sourcing Staff
Name of Credit Officer
Name of Reviewing Officer

Date
Date
Date
IMPORTANT INFORMATION DOCUMENT - BANK COPY

Your Loan with Standard Chartered Bank, India

Dear Customer,

Thank you for your application for a Standard Chartered loan as described in the loan agreement you have applied for ("Loan"). The indicative terms applicable to the Loan that you have applied for are summarized in the table below:

<table>
<thead>
<tr>
<th>Loan Amount applied for</th>
<th>Indicative Terms</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(subject to contract, final terms will be communicated in the Sanction Letter)</td>
</tr>
<tr>
<td>Loan Amount applied for</td>
<td>INR</td>
</tr>
<tr>
<td>Indicative Interest Rate</td>
<td></td>
</tr>
<tr>
<td>Indicative Loan Tenor or Term</td>
<td>...... months</td>
</tr>
<tr>
<td>Processing Fee required to be paid upfront along with the application</td>
<td>Total Amount: INR</td>
</tr>
<tr>
<td>Pre-Closure Fee required to be paid later after the application processing is complete</td>
<td>INR</td>
</tr>
<tr>
<td>Estimated monthly installment amount (based on full loan drawdown and current interest rate)</td>
<td>INR</td>
</tr>
</tbody>
</table>

**Partial Pre-payment Fee**

- Variable rate linked loans - NIL
- Top-ups / Other Home Loan / HomeSaver and Loan Against Property / Loan Against Property - HomeSaver
  - NIL for part pre-payments less than 25% of the principal outstanding in a calendar year
  - For part pre-payments greater than 25% of the principal outstanding in a calendar year, the charges will be as below:
  - Top-ups / Other Home Loans / HomeSaver (other than variable linked Home loans / HomeSaver)
    - 2.5% of the entire amount being paid.
  - Loan Against Property / Loan Against Property - HomeSaver
    - 4% of the entire amount being paid.

**Pre-Closure Fee**

- Home Loan / HomeSaver
  - Variable rate linked loans - NIL
- Top-ups / Other Home Loans / HomeSaver (other than variable linked home loans / HomeSaver)
  - 2.5% of the principal outstanding
- Loan Against Property / Loan Against Property - HomeSaver
  - 4% of the principal outstanding on full pre-payment.

*Here Principal outstanding refers to the principal outstanding at the time of closure as well as the amount part pre-paid in the same calendar year which has not been charged

**Annual fees**

- Home Saver - NIL
- Loan Against Property - HomeSaver
  - Annual fee of 1% of the loan outstanding (Loan account Closing balance as per Home Saver Statement) to be charged every year in the month in which the loan was disbursed. The charge will be annual in nature and will be charged for the next 12 months.

Please take note of the following:

1. Applicable Service Tax will be charged in addition to the above fees
2. Your application may take a minimum of 2 working days to process once you have completed all requirements as required by us
3. The applicable interest rate, loan amount, EMI & tenor on your loan will be stated in the Loan Agreement and your Loan will be governed as per terms & conditions therein. If we change the rate of interest during the tenure of the Loan (only if your Loan is a Variable Rate Loan), we will inform you of the new interest rate.
4. The interest will be calculated on a Daily Reducing Balance and is charged with monthly rests.
5. Your first installment will be due within 30 days from the date of loan disbursement. Further installments will be due on the same day of each month. On the installment due date, we will automatically debit your designated Current/Savings Account for the Installment Amount, or we will present your Post Dated Cheque.
6. If you opt for early settlement of the loan amount (before expiry of the loan term), you will be liable to pay changes as levied by us. Please refer to detailed terms in the Sanction Letter.
7. If you default on your Loan, we will take appropriate action including, where necessary, the repossession and sale of the property.
8. We will share your credit data with credit bureau or other regulators as may be required by law.
9. You understand that tax benefits under Section 80 (b) and Section 80 (c) of the Indian Income Tax Act, 1961 are not available for loans taken against property.
10. In the event you have applied for an Insurance Product along with your Loan Application, please do note the key terms relating to the Insurance Product that are attached herewith as Annexure I.

11. In the event you have applied for a Credit Card product along with your Loan Application, please do note the key terms relating to the Credit Card product will be provided separately.

Further, we acknowledge receipt of (tick either one or both and enter details)
- INR
- Cheque(s) (Number(s)..................) dated .................. drawn on..................
- Direct Debit (Account Number .................... Name of Bank: ..................)
- Pay Order(s) (Number(s)..................) dated .................. drawn on..................

Please sign and return a copy of this letter as acknowledgement that you have read or been briefed about the above.

Thank you, once again, for choosing Standard Chartered Bank's Loan.

Yours sincerely,

Primary Borrower Signature

Co-Borrower Signature

Name:

Name:

Date:

Date:

Phone Banking Numbers

Allahabad, Amritsar, Bhopal, Bhutan, Bhubaneswar, Chandigarh, Cochin / Ernakulam, Coimbatore, Indore, Jaipur, Jalandhar, Kangpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara

Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune

Gurgaon, Noida

Jaipur, Guwahati, Guwahati, Guntur, Mysore, Thrissur, Thrissur, Vizag, Vishakhapatnam, Prada, Vadodara, Mathura

PSID of Sourcing Staff PSID of Credit Officer PSID of Reviewing Officer

Name of Sourcing Staff Name of Credit Officer Name of Reviewing Officer

Date Date Date

Grievance Escalation: If you are not satisfied with the response that you have received, you can write in to Surajit Laha, Head Customer Care, Standard Chartered Bank, Customer Care Unit, Post Box 888, Chennai 600 001. Ph: +91 978027890 (9AM to 8PM), 7 days a week. Email address: head.service@sc.com

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ANNEXURE I : KEY TERMS APPLICABLE TO THE INSURANCE PRODUCT

1. Insurance is a subject matter of solicitation and your participation is purely on a voluntary basis. If you have applied for insurance, please be aware of the details thereof as provided in this Annexure.

2. Please complete the table below that indicates key aspects of the insurance product you have applied for:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Particulars</th>
<th>Option (Tick the relevant box)</th>
<th>Details, where applicable</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Single Premium Group Loan Protector (MRTA)</td>
<td>Yes</td>
<td>Product provided by Bajaj Allianz Insurance Company</td>
</tr>
<tr>
<td>2</td>
<td>Home Protector Scheme</td>
<td>Yes</td>
<td>Product provided by Royal Sundaram Alliance Insurance Company Limited</td>
</tr>
</tbody>
</table>
| 3       | For Single Premium Group Loan Protector (MRTA) | Mode of Payment of Premium : | SCB Funded: The Premium Amount will be adjusted against the Outstanding Principal on your loan and the Insurance Coverage will start on the date of issuance of the policy subject to successful clearing of medical tests if applicable.

<table>
<thead>
<tr>
<th></th>
<th>Self Funded</th>
<th>Home Protector Scheme</th>
<th>E071</th>
<th>Self Funded</th>
<th>Home Protector Scheme</th>
<th>E071</th>
</tr>
</thead>
</table>

3. Other points that are important to the insurance applied for:

   a) Single Premium Group Loan Protector Scheme (MRTA) :

   - You understand that MRTA is a standalone policy and continues even if the loan is foreclosed or transferred and you can avail benefits of Sum Assured till the end of policy term.
   - Non Medical Limit (NML) is a limit up to which the customer is not required to undergo any medical tests.
   - Please note that the final Premium Amount may differ as depending on the medical underwriting done by Bajaj Allianz Life Insurance Company.
   - If you wish to know the status of the issuance of your Certificate of Insurance, please call Bajaj Allianz Life Insurance Company Pune at 020 66026777 or email them at life@bajajallianz.co.in. You can alternatively call up Standard Chartered Bank at our Phone Banking Numbers listed earlier.
   - In the event you want to cancel the policy:
     - SCB Funded: In case of an entitled cancellation (premium refund ratios in case of policy cancellations before or after the free look in period), the premium amount will be adjusted against the outstanding principal on your loan.
     - Self Funding: In case of an entitled cancellation, a pay order will be issued to you as a refund for the premium amount. In both the above cases, for processing the refund, it would take 10 days from the date the written request is submitted.
   - The free look in period for MRTA is 15 days from the receipt of the policy by the customer.

4. Home Protector Plan (E071)

   1. For any queries on your policy please get in touch with Royal Sundaram Alliance Insurance; Contact points are as under:
   a. Customer Service Helpdesk number : 18004250000
   b. Email id: customer.services@royalsundaram.in.
   c. Website: http://www.royalsundaram.in/

   2. Cancellation terms
   a. Midterm cancellation is permitted for Home Building Cover.
   b. The premium for the lapsed period, including the full premium for the year in which the customer cancels, will be retained & the balance will be refunded on a pro-rata basis. The balance refunded would be adjusted towards the outstanding principal on your loan.
   c. If there has been a claim during the tenure of the policy, then cancellation is not permitted.

   3. If you sell your property during the tenure of the policy, you can exercise the following 2 options.
   a. Cancel the insurance & get refund for the balance period.
   b. Sell the property with the insurance cover. The new owner can approach Royal Sundaram Alliance Insurance, fill a new form, submit a copy of the sale deed & have the name transfer done on his policy.

   4. Demolition, construction, structural alterations or repair of any property is not permitted under the terms & conditions of this policy. You will have to cancel the policy, if you are planning for demolition. Royal Sundaram Alliance Insurance will refund the premium for the balance years, for the existing structure. You can take a new policy for the new structure, once the same is built.

   5. There is no facility to transfer the insurance from one structure to another.
Dear Customer,

Thank you for your application for a Standard Chartered loan as described in the loan agreement you have applied for ("Loan"). The indicative terms applicable to the Loan that you have applied for are summarized in the table below:

<table>
<thead>
<tr>
<th>Loan Amount applied for</th>
<th>Indicative Terms (subject to contract, final terms will be communicated in the Sanction Letter)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Amount applied for</td>
<td>INR</td>
</tr>
<tr>
<td>Indicative Interest Rate</td>
<td></td>
</tr>
<tr>
<td>Indicative Loan Tenor or Term</td>
<td>Amount : months</td>
</tr>
<tr>
<td>Processing Fee required to be paid upfront along with the application</td>
<td>Total Amount : INR In the event your Loan Application is declined, an amount of INR 2000 (or the actual fee paid by you, whichever is lower) would be deducted and the balance amount refunded</td>
</tr>
<tr>
<td>Processing Fee required to be paid later after the application processing is complete</td>
<td>INR</td>
</tr>
<tr>
<td>Estimated monthly instalment amount (based on full loan drawdown and current interest rate)</td>
<td>INR</td>
</tr>
</tbody>
</table>

Partial Pre-payment Fee

- Variable rate linked loans - NIL
- Top-ups / Other Home Loan / HomeSaver and Loan Against Property / Loan Against Property - HomeSaver

NIL for part pre-payments less than 25% of the principal outstanding in a calendar year
For part pre-payments greater than 25% of the principal outstanding in a calendar year, the charges will be as below:

- Top-ups / Other Home Loans / HomeSaver (other than variable linked Home loans / HomeSaver) 2.5% of the entire amount being paid.
- Loan Against Property / Loan Against Property - HomeSaver 4% of the entire amount being paid.

Pre-Closure Fee

- Variable rate linked loans - NIL
- Top-ups / Other Home Loans / HomeSaver (other than variable linked home loans / HomeSaver) 2.5% of the principal outstanding*
- Loan Against Property / Loan Against Property - HomeSaver 4% of the principal outstanding* on full pre-payment.

Home Loan / HomeSaver

- Variable rate linked loans - NIL
- Top-ups / Other Home Loans / HomeSaver (other than variable linked home loans / HomeSaver) 2.5% of the principal outstanding*
- Loan Against Property / Loan Against Property - HomeSaver 4% of the principal outstanding* on full pre-payment.

Here Principal outstanding refers to the principal outstanding at the time of closure as well as the amount part pre-paid in the same calendar year which has not been charged.

Please take note of the following:

1. Applicable Service Tax will be charged in addition to the above fees.
2. Your application may take a minimum of 2 working days to process once you have completed all requirements as required by us.
3. The applicable interest rate, loan amount, EMI & tenor on your loan will be stated in the Loan Agreement and your Loan will be governed as per terms & conditions therein. If we change the rate of interest during the tenure of the Loan (only if your Loan is a Variable Rate Loan) we will inform you of the new interest.
4. The interest will be calculated on a Daily Reducing Balance and is charged with monthly rests.
5. Your first installment will be due within 30 days from the date of loan disbursement. Further installments will be due on the same day of each month.
6. On the installment due date, we will automatically debit your designated Current/Savings Account for the Installment Amount, or we will present your Post Dated Cheque.
7. If you opt for early settlement of the loan amount (before expiry of the loan term), you will be liable to pay changes as levied by us. Please refer to detailed terms in the Sanction Letter.
8. If you default on your Loan, we will take appropriate action including, where necessary, the repossession and sale of the property.
9. We will share your credit data with credit bureau or other regulators as may be required by law.
10. You understand that tax benefits under Section 74 (b) and Section 80 (c) of the Indian Income Tax Act, 1961 are not available for loans taken against property.
11. In the event you have applied for a Credit Card product along with your Loan Application, please do note the key terms relating to the Credit Card product will be provided separately.

Further, we acknowledge receipt of (tick either one or both and enter details)

- INR.......................... representing Processing Fees payable by you on the Loan Application.
- Cheque(s) (Number).......................... dated.......................... drawn on...........................................
- Direct Debit (Account Number ...................................... Name of Bank : ......................................)
- Pay Order(s) (Number).......................... dated.......................... drawn on......................................

Please sign and return a copy of this letter as acknowledgement that you have read or been briefed about the above.

Thank you, once again, for choosing Standard Chartered Bank's Loan.

Yours sincerely,

[Name]

Primary Borrower Signature

Co-Borrower Signature

Name :

Date :

Phone Banking Numbers

Allahabad, Amritsar, Bhopal, Bhubaneswar, Chandigarh, Cochin / Ernakulam, Coimbatore, Indore, Jaipur, Jalandhar, Kangra, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara

Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune

Gurgaon, Noida

Jaipur, Gwalior, Guntami, Mysore, Thiruvananthapuram, Vishakhapatnam, Prudontr, Dehradun, Mathura

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Grievance Escalation: If you are not satisfied with the response that you have received, you can write to Surajit Laha, Head Customer Care, Standard Chartered Bank, Customer Care Unit, Post Box 8888, Chennai 600 001. Ph: +91 9769027890 (8AM to 8PM), 7 days a week, Email address: head.service@sc.com
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