

SCHEDULE OF SERVICE CHARGES PERSONAL LOANS

Effective 1st July' 17

Personal Loan Charges - Standard Chartered Bank

Retail Loan	Charges
Loan Processing Charges (For new loans only, Not applicable for top up loans)	up to 2.25% of loan amount
Prepayment Charges	As per the Grid*
Late Payment Fees	₹495
Interest on arrears	2% per month
Swap Charges*	₹500

PS:

All charges exclusive of applicable taxes

GST will be levied at the applicable rates in force on all taxable supplies with effect from 1 July 2017

Documentation and administration charges (applicable for top up loans) upto 2.25% of net loan amount

*Swap Charges : These are charges for replacement of current payment instrument like ECS/Standing Instruction with a new ECS/Standing Instruction

Pre closure Grid is

MOB of the loan (Number of EMI repaid)	Principal Outstanding
0 to 12	5%
12 to 24	4%
25 to 36	2%
>36	1%

Part Payment option if offered will be with applicable fees if not mentioned otherwise.

Part Payment Grid

Current O/S	Part Payment (Max EMI Waiver)	Fees
0-5 lacs	Upto 12	2%
5-10 lacs	Upto 20	2%
10 - 15 lacs	Upto 25	3%
>15 lacs	Upto 35	3%

*In case the Pre closure charges are lower than the Part Payment charges, then the preclosure charges will apply.

*Additionally if it is nil then 1% Part Payment fee will apply

Maximum of 25% of Part Payment allowed in a year post completion of 12 months of the loan.