

Pricing Grid: Indicative rates\*\* as on 7<sup>th</sup> March 2018

## I. Home Loans

| PRICING GRID – VARIABLE RATE   |   |               |
|--|---|---------------|
| PRODUCT TYPE   | SALARIED                                  | SELF EMPLOYED |
| <b>Home Loan</b>   |   |               |
| < 28 Lacs  | 8.61%                                     | 8.65%         |
| 28-75 Lacs   | 8.65%                                     | 8.70%         |
| >75 Lacs   | 8.70%                                     | 8.75%         |
| <b>Home Saver</b>  |   |               |
| < 28 Lacs  | 8.66%                                     | 8.75%         |
| 28-75 Lacs   | 8.70%                                     | 8.80%         |
| >75 Lacs   | 8.75%                                     | 8.85%         |
| Home Loan Top UP =< 100% of HL**   | Same as home loan as home loan grid above |               |
| ** includes HL Takeover with Enhancement / HL Top-up (with cash out portion within 100% of HL amount). |   |               |
| For Top-ups > 100% of the original HL Amount LAP ROI grid shall apply.                                 |   |               |

## II. Loan Against Property

| Product Type   | Rate of Interest                                      |
|--|---|
| LAP / Top-up MOA / Top-up > 100% of Original HL Amount / (Variable Rate)     | 9.45% for Residential & 9.50% for Commercial Property |
| LAP / Top-up MOA / Top-up > 100% of Original HL Amount / (1 Year Semi-fixed) | 9.65% for Residential & 9.70% for Commercial Property |
| LAP – Home Saver (MOA) (Variable Rate)                                       | 9.65% for Residential & 9.85% for Commercial Property |

\*\*The above rates are subject to revision from time to time and at the discretion of Standard Chartered Bank

**Rates offered to Mortgage Loan customers during the period of October 2017 to December 2017**

| <b>IRR</b>  | <b>Q3 2017 (October-December 2017)</b> |
|-------------|--|
| Minimum IRR | 8.51%                                  |
| Maximum IRR | 9.85%                                  |
| Mean IRR    | 8.78%                                  |