

Pricing Grid: Indicative rates** as on 8th November 2021

I. Home Loans

PRICING GRID – VARIABLE RATE		
PRODUCT TYPE	SALARIED	SELF EMPLOYED
Home Loan		
<=35 Lacs	7.69%	7.79%
35-75 Lacs	7.79%	7.89%
>75 Lacs	7.89%	7.99%
Home Saver		
<= 35 Lacs	7.79%	7.89%
35-75 Lacs	7.89%	7.99%
>75 Lacs	7.99%	8.09%
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) – Term Loan	10.00% for Residential & 10.05% for Commercial Property
LAP / Top-up MOA / Top-up > 100% of Original HL Amount / (Variable Rate) – Home Saver	10.00% for Residential & 10.05% 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 July 2021 to September 2021

Home Loan

IRR	Q3 2021 (July-Sept 2021)
Minimum IRR	6.70%
Maximum IRR	8.00%
Mean IRR	7.08%

Retail Loan against Property (to Individuals) (includes HL Top-up)

IRR	Q3 2021 (July-Sept 2021)
Minimum IRR	6.70%
Maximum IRR	10.00%
Mean IRR	8.14%