

Pricing Grid: Indicative rates** as on 8th July 2019

I. Home Loans

| PRICING GRID – VARIABLE RATE | | |
|--|---|---------------|
| PRODUCT TYPE | SALARIED | SELF EMPLOYED |
| Home Loan | | |
| <=35 Lacs | 9.45% | 9.50% |
| 35-75 Lacs | 9.50% | 9.55% |
| >75 Lacs | 9.55% | 9.60% |
| Home Saver | | |
| <= 35 Lacs | 9.50% | 9.60% |
| 35-75 Lacs | 9.60% | 9.65% |
| >75 Lacs | 9.65% | 9.70% |
| 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 | 10.15% for Residential & 10.20% for Commercial Property |
| LAP / Top-up MOA / Top-up > 100% of Original HL Amount / (Variable Rate) – Home Saver | 10.15% for Residential & 10.20% 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 April 2019 to June 2019

Home Loan

| IRR | Q2 2019 (April-June 2019) |
|-------------|----------------------------------|
| Minimum IRR | 9.41% |
| Maximum IRR | 9.65% |
| Mean IRR | 9.50% |

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

| IRR | Q2 2019 (April-June 2019) |
|-------------|----------------------------------|
| Minimum IRR | 9.41% |
| Maximum IRR | 11.00% |
| Mean IRR | 9.94% |