

Disclaimer

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Standard Chartered Bank is committed to making your banking with us a pleasant experience and values your feedback:

Visit Us: www.sc.com/in

Write to Us: customer.care@sc.com

You can write to us for any further queries at Standard Chartered Bank, Customer Care Unit, 19, Rajaji Salai, Chennai – 600 001

Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune	39404444 / 66014444
Allahabad, Amritsar, Bhopal, Bhubaneswar, Chandigarh, Cochin / Ernakulam, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara	3940444 / 6601444
Gurgaon, Noida	011 - 39404444 / 011 - 66014444
Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthpuram, Vishakhapatnam, Mathura, Proddatur, Dehradun, Mathura, Saharanpur	1800 345 1000
Siliguri	1800 345 5000

SMS us: SMS "Service" to 9980033333 and we will provide assistance to you within 24 hours.
 The bank assures to pay ` 100, on failure of establishing contact within 24 hours*.
 (*Terms and Conditions apply)

In case of unresolved grievances email us at: head.service@sc.com

Schedule of Charges

Mortgage Products

**w.e.f. : 1 October 2018
 or from the effective date as
 notified by the Government**

Types of Fees	Home Loan - Loan Against Property	Home Loan / Loan Against Property - HomeSaver
Pre-closure fees	NIL fees on floating rate loans to individuals For other* categories of loans: Home loan - 2.5% of the principal outstanding** Loan Against Property - 4% of the principal outstanding** *Includes fixed/ semi fixed rate loans, and loans to non-individuals also **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	Same as Home loans/ Loan Against Property
Part pre-payment Fees	NIL fees on floating rate loans to individuals For other* categories of loans: Home loan <ul style="list-style-type: none"> NIL for part pre-payments less than 25% of the principal outstanding** in a calendar year For part pre-payments greater than 25% of principal outstanding** in a calendar year - 2.5% of the entire amount being paid Loan Against Property <ul style="list-style-type: none"> NIL for part pre-payments less than 25% of the principal outstanding** in a calendar year For part pre-payments greater than 25% of principal outstanding** in a calendar year - 4% of the entire amount being paid *Includes fixed/ semi fixed rate loans, and loans to non-individuals also **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	Same as Home loans/ Loan Against Property
Processing Fees	Up to 1% of the sanctioned amount	Same as Home loans/ Loan Against Property
CERSAI fees	INR 500	Same as Home loans/ Loan Against Property
Annual fees	Not Applicable	Only for Loan Against Property - Home Saver Annual fee of 1% of the loan limit (as mentioned in Home Saver Statement) to be charged every year in the month in which the loan was disbursed*.
EMI cheque bounce charges	₹495/- per instance.	Same as Home loans/ Loan Against Property
Penal Interest	24% p.a.	Same as Home loans/ Loan Against Property
Document Retrieval Charges (Property documents and photo copies of the same)	₹300/- per instance.	Same as Home loans/ Loan Against Property
Duplicate - Provisional Interest Certificate, Interest Certificate, No Objection Certificate, Amortization Schedule		NIL
ATM Usage Cash Withdrawal Not Applicable Balance Enquiry	Not Applicable	NIL at all ATMs in India. ₹140/- per transaction in VISA ATMs outside (subject to Reserve Bank of India guidelines). NIL at both, ATMs in India as well as VISA ATMs outside India.
Debit card Fee	Not Applicable	Annual fee: ` 200/- per card.
Monthly Statement	Not Applicable	NIL
Multicity Cheque Book (Personalized)	Not Applicable	₹225/- per 25 leaves cheque book.
Cheque Return Charges Cheques issued by customer Cheques deposited by customer	Not Applicable Not Applicable	₹500/- per cheque return. ₹200/- per cheque return.
Stop Payment (per request) Single cheque Range of cheques	Not Applicable Not Applicable	₹125/- ₹225/-
Conversion/Switch Fee	Up to 1% of the principal outstanding	Same as Home loans/ Loan Against Property
Doorstep Banking	Not Applicable	Only available in select cities and select facilities. Please call up our PhoneBanking numbers to check details on the same.

Non-Utilisation Charge: Quarterly Loan Non-Utilisation Charge if the loan is not utilised as per the defined threshold.

Quarterly Charges	Average Quarterly Loan Utilisation
0.15% of the Incremental Deposit beyond 40% of the Loan Limit*	Between 60 & 40% (i.e. Deposit balance maintained in the Home Saver Facility is between 60% & 40% of the Loan Outstanding)
0.25% of the Incremental Deposit beyond 40% of the Loan Limit*	Less than 40% (i.e. Deposit balance maintained in the Home Saver Facility is more than 60%)

*The Loan Limit is the Principal Outstanding as per Normal Home Loan (also mentioned in the Home Saver Statement).

Illustrations:

	ILLUSTRATION NO	Description	SCENARIO 1	SCENARIO 2	SCENARIO 3
A	LOAN OUTSTANDING		1 Crore	1 Crore	1 Crore
B	Deposit Balance		35 Lacs	45 Lacs	65 Lacs
C	Loan Utilisation	(A – B)/A (%)	65%	55%	35%
D	Utilisation Charges as per Grid		NIL	0.15%	0.25%
E	Chargeable Deposit Balance over 40%	B – (40% of A)	NIL	5 Lacs	25 Lacs
F	Applicable Quarterly Utilization Charge	(D x E)		INR 750	INR 6250

- Applicable goods and services tax will be charged in addition to the above charges
- Any service, which is not mentioned above, will be charged separately as applicable
- Conversion fee is applicable for Fixed to Variable and vice versa, HomeSaver to Home Loan and vice versa. Switch fee is only applicable on Variable rate customers and vice
- Loan limit is the Principal Outstanding limit allowed to your loan account which would vary every month based on the repayment in the loan account.