

Pricing Grid: Indicative rates** as on 6th April 2023

Repo Rate: 6.50%

I. Home Loans

PRICING GRID – VARIABLE RATE		
PRODUCT TYPE	SALARIED	SELF EMPLOYED
Home Loan		
<=35 Lacs	9.90%	10.00%
>35 - <=75 Lacs	10.00%	10.10%
>75 Lacs	10.10%	10.20%
Home Saver		
<= 35 Lacs	10.00%	10.10%
35 - <=75 Lacs	10.10%	10.20%
>75 Lacs	10.20%	10.30%
Home Loan Top UP =< 100% of HL**	Same 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	11.15% for Residential & 11.20% for Commercial Property
LAP / Top-up MOA / Top-up > 100% of Original HL Amount / (Variable Rate) – Home Saver	11.15% for Residential & 11.20% for Commercial Property

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

Average CIBIL score of income contributing applicants in the range of (710 – 780), will be eligible for a discount of 0.05% on the applicable grid rate.

Average CIBIL score of income contributing applicants in the range of (>780), will be eligible for a discount of 0.10% on the applicable grid rate.

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Rates offered to Mortgage Loan customers during the period of Jan 2023 to March 2023

Home Loan

IRR	Q1 2023 (Jan-March 2023)
Minimum IRR	8.15%
Maximum IRR	9.30%
Mean IRR	8.58%

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

IRR	Q1 2023 (Jan-March 2023)
Minimum IRR	8.30%
Maximum IRR	9.80%
Mean IRR	8.83%

SOSC- Statement of Service and Charges

<https://av.sc.com/in/content/docs/in-sosc-apr15.pdf>