



Pricing Grid: Indicative rates** as on 7th September 2026

Repo Rate: 5.25%

I. Home Loans

PRICING GRID – VARIABLE RATE		
PRODUCT TYPE	SALARIED	SELF EMPLOYED
Home Loan		
<=35 Lacs	9.05%	9.15%
>35 - <=75 Lacs	9.15%	9.25%
>75 Lacs	9.25%	9.35%
Home Loan Top UP =< 100% of HL **	Same as HL Grid	
** 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 / Top-up > 100% of Original HL Amount / (Variable Rate) – Term Loan	10.30% for Residential & 10.35% for Commercial Property

III. Fixed Rates for Home Loan & Loan Against Property

Product Type	Rate of Interest
HOME LOAN	12.00%
LAP / Top-up / Top-up > 100% of Original HL Amount / (Variable Rate) – Term Loan	13.00%

**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 Apr 2026 to Jun 2026

Home Loan

IRR	Q2 2026 (Apr - Jun 2026)
Minimum IRR	7.00%
Maximum IRR	7.26%
Mean IRR	7.22%

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

IRR	Q2 2026 (Apr - Jun 2026)
Minimum IRR	7.10%
Maximum IRR	8.50%
Mean IRR	7.75%

Loan Processing Fees:

Processing Fee Charges for Home Loan and Loan Against Property is upto 1% of the Loan Amount.

For Detailed Service and Charges. Kindly refer below SOSC- Statement of Service and Charges
<https://av.sc.com/in/content/docs/in-mortgage-sosc.pdf>