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

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Bhopal, Chandigarh, Cochin/Ernakulam, Coimbatore, Jaipur, Nagpur, Rajkot, Surat	3940 4444 / 6601 4444
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Guwahati, Cuttack, Siliguri	033 - 6601 4444 / 033 - 3940 4444
Mysore	080 - 6601 4444 / 080 - 3940 4444
Thiruvananthapuram, Vishakhapatnam	044 - 6601 4444 / 044 - 3940 4444
Proddatur	040 - 6601 4444 / 040 - 3940 4444

Schedule of Charges

Mortgage Products

**w.e.f. : 1st July, 2019 updated on 15th December, 2024
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 all floating rate loans For Fixed Rate categories of loans: Home loan - 2.5% of the principal outstanding** Loan Against Property - 4% of the principal outstanding** **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 all floating rate loans For Fixed Rate: Home loan • 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 For Fixed Rate: Loan Against Property • 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 **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	Actual fee as applicable by CERSAI Department	Same as Home loans/ Loan Against Property
Annual fees	Not Applicable	For Loan Against Property / Top-up (including Home Loan Top-up) HomeSaver 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 Charges	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 NIL 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.

Home saver Interest benefit calculation: The percent of deposit balance which will be considered for interest offset will be as per below grid (effective 1st July 2019).

Deposit Bands	*Deposit balance eligible for interest benefit
Deposit balance is < 50% of total loan outstanding	100%
Deposit balance is 50% – <75% of total loan outstanding	85%
Deposit balance is >=75% of the total loan outstanding	75%

Illustration

Illustration No	Description	Scenario 1	Scenario 2	Scenario 3
Deposit Balance	A	10,00,000	30,00,000	40,00,000
Total Loan outstanding	B	50,00,000	50,00,000	50,00,000
Deposit Bal % of total loan outstanding	C = (A/B) * 100	20%	60%	80%
Home Saver Utilisation Slab	D = Ref Table 1	<50%	50% – <75%	>=75%
% Deposit Balance considered for interest offset	E = Ref Table 1	100%	85%	75%
Deposit Balance eligible for interest offset	F = A * E	10,00,000	25,50,000	30,00,000
Loan amount on which interest is levied	G = B – F	40,00,000	24,50,000	20,00,000

- Total Loan Outstanding is the balance after deducting the interest saved component.
- Applicable goods and services tax will be charged in addition to the above charges
- 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.
- Any service, which is not mentioned above, will be charged separately as applicable.