

# Loan/Overdraft Against Property and Loan Against Property – Home Saver

**SME**  
Banking

Standard  
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## Schedule of Service Charges

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**SCHEDULE OF SERVICE CHARGES - Effective March, 2011**  
**LOAN/OVERDRAFT AGAINST PROPERTY AND**  
**LOAN AGAINST PROPERTY – HOME SAVER, SME BANKING**

**Loan Against Property – Term Loan**

Type of Fees	Description of Fees
Processing Fee	2% of the amount disbursed
Pre-Closure Fee	2% of the principal outstanding
Part Payment Penalty	2% of amount part paid
EMI Cheque Bounce Charges	₹ 495 per instance
Penal Interest	27% p.a.

**Overdraft availed in combination with Loan against Property**

Type of Fees	Description of Fees
Monthly Account Statement	Free
Personalized Cheque Book	Free
Pre-Closure Fee	2% of the approved limit
Over Limit Fee	2% Annualized Interest
Late Payment Fee	1% of Minimum Amount Due (MAD) or ₹ 1,000 whichever is higher
OD Renewal Fee	1% of the approved limit

**Loan Against Property – Home Saver**

Type of Fees	Description of Fees
Processing Fee	2% of the amount disbursed
Pre-Closure Fee	2% of the Loan Limit 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.
Part Payment Fee	2% of amount part paid
EMI Cheque Bounce Charges	₹ 495 per instance
Penal Interest	27% p.a.
Monthly Account Statement	Free
Personalized Cheque Book	Free
Annual Fee	Home Saver Annual Fee of 1% of the Loan Outstanding (Loan account Closing balance as per Home Saver Statement), will be charged every year in the month in which the loan was disbursed and on the amount outstanding as at the end of that month. The charge will be annual in nature and will be charged for the subsequent 12 months For Loans booked before February 1, 2011, the 1st Annual fee will be levied in the month of Mar 2011. For Loans booked in February 2011 and March 2011, the 1st Annual fee will be levied in the month of April 2011.

**Please note:**

- Applicable service tax will be charged in addition to the above charges
- Any service, which is not mentioned above, will be charged separately at applicable charges

**Disclaimer:** The information contained in Schedule of Charges herein above is intended for general information purposes and should not be used as a substitute for any form of advice or otherwise be relied upon. All information is subject to change without notice. Standard Chartered Bank (SCB) provides the Schedule of Charges for convenience. The information provided hereinabove does not constitute an offer to extend credit. The actual Schedule of Charges may vary. SCB gives no warranty, express or implied, as to the accuracy, reliability and completeness of any information, provided in the Schedule of Charges and does not accept any liability for loss or damage of whatsoever nature, which may be attributable to the reliance on the Schedule of Charges.

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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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**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](mailto:head.service@sc.com)**