

## SCHEDULE OF SERVICE CHARGES PERSONAL LOANS

Effective 6th April' 17

### Personal Loan Charges - Standard Chartered Bank

Retail Loan	Charges
Loan Processing Charges (For new loans only, Not applicable for top up loans)	up to 2.25% of loan amount
Prepayment Charges	As per the Grid*
Late Payment Fees	₹495
Interest on arrears	2% per month
Swap Charges*	₹500
Service Tax	14%
Swatch Bharat Cess	0.5%
Krishi Kalyan Cess @ 0.5%	0.5%

#### PS:

Effective 15 November, 2015, in addition to existing service tax of 14%, an additional 0.5% would be levied as Swachh Bharat Cess(SBC) basis Government Notification no. 22/2015 Service Tax, dated 6 Nov 2015.

Krishi Kalyan Cess @ 0.5% effective 1st of June 2016.

Documentation and administration charges (applicable for top up loans) upto 2.25% of net loan amount

Maximum Interest Rate charged will be 27% pa.

\*Swap Charges : These are charges for replacement of current payment instrument like ECS/Standing Instruction with a new ECS/Standing Instruction

#### Pre closure Grid is

MOB of the loan (Number of EMI repaid)	Principal Outstanding
12 to 24	4%
25 to 36	2%
>36	1%

Part Payment option if offered will be with applicable fees if not mentioned otherwise.

#### Part Payment Grid

Current O/S	Part Payment (Max EMI Waiver)	Fees
0-5 lacs	Upto 12	2%
5-10 lacs	Upto 20	2%
10 - 15 lacs	Upto 25	3%
>15 lacs	Upto 35	3%

\*In case the Pre closure charges are lower than the Part Payment charges, then the preclosure charges will apply.

\*Additionally if it is nil then 1% Part Payment fee will apply