

Schedule of Charges - 1st November 2007

Types of Fees	HomeSaver Plus
Switch fee	0.75% of the principal outstanding
Conversion fee	1.50% of the principal outstanding
Preclosure fee	2.5% on the loan disbursed for the first 5 years from the date of disbursal. Part prepayment fees levied in the preceding 5 years, if any, will be reversed. No fee after 5 years.
Part prepayment fee	Rs. 600/- per instance
EMI cheque / ECS / SI	Rs 495/- per instance bounce charges
Penalty fee	27% p.a.
Debit Card usage	NIL at SCB ATM Other Visa ATMs 4 transactions free per month, every additional withdrawal to cost Rs 50/-. Balance enquiry to cost Rs 20 /-. Please also refer to the debit card tariff of charges for any further information
Debit Card fee	Annual fee Rs 200/- per card
Cash withdrawals on ATMs outside India (Subject to RBI guidelines)	Rs 140/- per transaction
Monthly Statement	Free
Personalized Cheque Book	Free
Cheque Return Charges	
Cheque issued by customer	Rs 250/- per cheque return
Cheque deposited by customer	Rs 100/- per cheque return
Stop Payment (per request)	
Single cheque	Rs 100/-
Range of cheques	Rs 200/-
Multicity Cheque Book	Rs 225/- for 25 leaves cheque book
Enhanced Room Service	Only available in select cities and select facilities. Please call up our phonebanking numbers to check details on the same
Account Linkage Fee	Rs. 1000/- per account
Utilization Fee	0.25% of the annual average principal outstanding

- Applicable service tax will be charged in addition to the above charges.
- Conversion fee is applicable for Fixed to Variable and viceversa and HomeSaver/ HomeSaver Plus to Home Loan and viceversa.
- Switch fee is only applicable to Variable rate customers.
- Account Linkage Fee - This is a one time set-up fee applied on every account linked into the HomeSaver Plus arrangement.
- Utilization Fee : This fee is linked to the utilization levels on your HomeSaver Plus account.
Utilization level is computed as a factor of the aggregate balance that you maintain across your linked Current /Savings account and the outstandings on your linked loan/s. If your utilization levels are upto 70%, a fee of 0.25% of the principal outstanding across all linked loans will be charged.
This fee would be levied on an annual basis and would be debited from your fee settlement account.
- Any service, which is not mentioned above, will be charged separately as per the charges.

Disclaimer

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Example : Calculation of Utilization Fee

Average Utilization Cap - 30% i.e. If deposit balances (i.e. current / savings account balances) fall below 30%, then the customer will be charged Fees on the average loan outstanding for the month.

One Loan Scenario

	Scenario 1	Scenario 2	Scenario 3
Loan Balance	100	100	100
Deposit Balance	10	60	80
Average Utilization*	90%	40%	20%
Fee to be charged	NO	NO	YES
How much fee	-	-	0.25% *100

Two Loan Scenario

	Scenario 1	Scenario 2	Scenario 3
Loan 1 Balance	100	100	100
Loan 2 Balance	20	20	20
Total Balance	120	120	120
Deposit Balance	10	60	90
Average Utilization*	90%	50%	25%
Fee to be charged	NO	NO	YES
How much fee	-	-	0.25% *120

Average Utilization = (Total Loan Balance - Total Deposit Balance) / (Total Loan Balance)

For Two Loan Scenario :

In Scenario 1, Average Utilization = $(100 + 20 - 10) / (100+20) = 90\%$ and Utilization Fee would be charged once annually

Definitions:

Total Loan Balance - Total Principal Outstanding on the loan(s)

Total Deposit Balance - Sum of balances in deposit accounts (current / savings accounts)

Phone Banking Numbers :

3940 4444 / 6601 4444	Ahmedabad, Bangalore, Chennai, Delhi, Gurgaon, Hyderabad, Mumbai, Noida, Pune
3940 444 / 6601 444	Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Cochin / Ernakulam, Coimbatore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara / Baroda
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