



Rest easy by managing your finances better.

APPLY NOW

Enjoy lower interest payments

Take advantage of investment liquidity  
with a loan against term deposits.



#### Easy line of credit

Get loans against deposits through a quick and easily accessible credit line.



#### Low interest rates

We offer competitive interest rates.

#### Pay for utilisation

With this loan, avail credit when you need it, however pay only when you use the facility.



#### Flexible borrowing

This facility can also be availed of against NR term deposits.





## Features



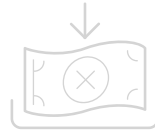
### Cheque book

Get a personalised multi-city cheque book to manage your account.



### Simple documentation

It's easy to unlock your potential with loan against securities through simple documentation and servicing.



### No prepayment penalty

Enjoy the benefit of zero penalty on prepayment of loan.



### Reach us

You can contact us via 24x7 Phone banking helpline and through our wide network of branches.

## Terms and conditions

- ✓ All Credit facilities are at the sole discretion of the Bank and subject to RBI regulations applicable from time to time. The interest rate on your overdraft facility is a summation of the interest rate applicable on the fixed deposit and the margin. In case the overdraft facility is provided against the security of multiple deposits, the deposit with the highest rate of interest will be considered for the purpose of calculation of interest on your overdraft facility. The rate of interest on your overdraft facility will change, with the change in rate of interest of the fixed deposit. Interest is charged monthly on actual utilization. Penal Charge of 2% per annum will be charged on the excess amount outstanding over the limit sanctioned / made available by the bank from time to time. Interest rate, processing charges, Overdraft Transaction Charges and all other charges are subject to change at the sole discretion of the bank and/or as directed by RBI. Overdraft against Deposit facility tenure is for a period of 12 months or FD maturity date (whichever is earlier) and is renewable at the discretion of the bank basis satisfactory review. The fixed deposit/s against which the overdraft facility is provided by the Bank would be on auto renewal mode. The facility should be used for the purpose it is granted by the Bank / declared by you at the time of availing the facility. This requirement should be in line with the RBI regulations.

## Disclaimer

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The smart credit account limit is at the sole discretion of the bank and can be increased, decreased or blocked based on the bank's credit policies.

## Related links



Schedule of charges



Interest Rate

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FIGHTING FRAUD

SPEAKING UP

SECURITY TIPS

SUSTAINABILITY

PROTECTING OUR CLIENTS AND THE FINANCIAL SYSTEM

TERMS AND CONDITIONS

ONLINE SECURITY

COOKIE POLICY

PRIVACY NOTICE



STANDARD  
CHARTERED BANK IS  
REGISTERED WITH  
DICGC  
[HTTPS://WWW.DICGC.ORG.IN](https://www.dicgc.org.in)



DICGC QR CODE