



SCHEDULE OF SERVICE CHARGES PERSONAL LOANS  
Effective 1st April 2024

Personal Loan Charges - Standard Chartered Bank	
Retail Loan	Charges
Personal Loan Interest Rates	10.25% to 23% per annum
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	Rs 495
Overdue Charges on the principal along with interest	2% per month
Swap Charges*	Rs 500

PS: All charges exclusive of applicable taxes  
Goods and Services Tax ('GST') at prevailing rates is applicable on all taxable supplies  
Documentation and administration charges (applicable for top up loans) upto 2.25% of net loan amount

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

Pre Closure / Part payment grid is

Number of EMIs paid	Pre-closure charges on principal outstanding	Part payment charges on part payment amount
0 - 12	Not Allowed	Not Allowed
13 to 24	5%	4%
25 to 36	4%	4%
>36	3%	3%

For Staff the pre-closure fee is Nil post completion of 12 EMI.

Please note : Fees and charges are subject to change from time to time as communicated by the bank

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