

## RETAIL LOANS – INTEREST RATES /PROCESSING CHARGES

(The rate of interest in all Retail loans is floating and interest will be at monthly rests except otherwise mentioned)

<b>RATE OF INTEREST</b> All Loans linked to RBLR <b><u>RBLR 8.00 % w. e. f. 10.10.2019</u></b>	<b>PROCESSING CHARGES</b> (All charges are Exclusive of GST)																											
<p><b>1 (a) Home loans for individuals, linked to CIBIL Personal score like Star Home Loan/Star Smart Home Loan/Star Diamond Home Loan</b></p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 20%;"></th> <th style="width: 40%; text-align: center;">Salaried</th> <th style="width: 40%; text-align: center;">Self Employed</th> </tr> </thead> <tbody> <tr> <td style="vertical-align: top;">CIBIL-Personal Score of 760 and above</td> <td colspan="2" style="text-align: center;">RBLR + 0.10% = 8.10% (no further concession for women beneficiary)</td> </tr> <tr> <td rowspan="2" style="vertical-align: top;">CIBIL-Personal Score between 725 to 759</td> <td style="text-align: center;">RBLR + 0.25% = 8.25% (for women beneficiary)</td> <td style="text-align: center;">RBLR + 0.35% = 8.35% (for women beneficiary)</td> </tr> <tr> <td style="text-align: center;">RBLR + 0.30% = 8.30% (for others)</td> <td style="text-align: center;">RBLR + 0.40% = 8.40% (for others)</td> </tr> <tr> <td rowspan="2" style="vertical-align: top;">CIBIL-Personal Score between 675 and 724</td> <td style="text-align: center;">RBLR + 0.35% = 8.35% (for women beneficiary)</td> <td style="text-align: center;">RBLR + 0.95% = 8.95% (for women beneficiary)</td> </tr> <tr> <td style="text-align: center;">RBLR + 0.40% = 8.40% (for others)</td> <td style="text-align: center;">RBLR + 1.00% = 9.00% (for others)</td> </tr> <tr> <td rowspan="2" style="vertical-align: top;">CIBIL-Personal Score of -1 and 0</td> <td style="text-align: center;">RBLR + 0.25% = 8.25% (for women beneficiary)</td> <td style="text-align: center;">RBLR + 0.35% = 8.35% (for women beneficiary)</td> </tr> <tr> <td style="text-align: center;">RBLR + 0.30% = 8.30% (for others)</td> <td style="text-align: center;">RBLR + 0.40% = 8.40% (for others)</td> </tr> </tbody> </table> <p style="color: blue; margin-top: 10px;"><b>CRE-RH-Home Loans will attract 0.50% additional rate of interest</b></p> <p><b>1 (b) Home Loans presently not linked to CIBIL i.e. entities other than individuals &amp; Star Pravasi Loan:-</b></p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th colspan="2" style="text-align: center;">REPO Linked</th> </tr> </thead> <tbody> <tr> <td style="width: 30%;">For women beneficiary</td> <td style="text-align: center;">RBLR + 0.15% = 8.15%</td> </tr> <tr> <td>For others)</td> <td style="text-align: center;">RBLR + 0.20% = 8.20%</td> </tr> </tbody> </table>		Salaried	Self Employed	CIBIL-Personal Score of 760 and above	RBLR + 0.10% = 8.10% (no further concession for women beneficiary)		CIBIL-Personal Score between 725 to 759	RBLR + 0.25% = 8.25% (for women beneficiary)	RBLR + 0.35% = 8.35% (for women beneficiary)	RBLR + 0.30% = 8.30% (for others)	RBLR + 0.40% = 8.40% (for others)	CIBIL-Personal Score between 675 and 724	RBLR + 0.35% = 8.35% (for women beneficiary)	RBLR + 0.95% = 8.95% (for women beneficiary)	RBLR + 0.40% = 8.40% (for others)	RBLR + 1.00% = 9.00% (for others)	CIBIL-Personal Score of -1 and 0	RBLR + 0.25% = 8.25% (for women beneficiary)	RBLR + 0.35% = 8.35% (for women beneficiary)	RBLR + 0.30% = 8.30% (for others)	RBLR + 0.40% = 8.40% (for others)	REPO Linked		For women beneficiary	RBLR + 0.15% = 8.15%	For others)	RBLR + 0.20% = 8.20%	<p><b>For Individuals –</b> For all loans amounts: 0.25 % of loan amount; Min. Rs. 1500/- Max. Rs. 20000/-</p> <p><b><u>Entities other than Individuals.</u></b> Processing charges: Double to that applicable to individuals.</p> <p><b><u>For Rural areas:-</u></b> Processing charges 75% of that applicable to individuals in respect of loan availed by borrowers from rural branches. <b>Min. Rs.1500/- &amp; Max. rs.20000/-</b></p> <p><b>Star Diamond Home Loan :</b> One time processing charge of Rs.50000/- or maximum as per Star Home Loan Scheme, whichever is higher</p> <p style="color: red;"><b>PROCESSING CHARGES FOR INDIVIDUALS WAIVED UPTO 31.12.2019 (EXCEPT PMA)</b></p> <p><b>As per respective Home Loan schemes</b></p>
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<p><b>2. <u>Star Top Up Loan</u></b> Rate of Interest as applicable to respective Home Loan account plus additional interest of 0.50%.</p>	<p><b>As per respective Home Loan scheme</b></p>																											
<p><b>3 <u>Star Personal Loan Scheme</u></b></p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tbody> <tr> <td style="width: 45%;">A. Fully Secured</td> <td style="text-align: center;">RBLR + 4.50% = 12.50%</td> </tr> <tr> <td>B. Clean/Unsecured</td> <td style="text-align: center;">RBLR + 5.50% = 13.50%</td> </tr> <tr> <td>C. For senior Citizens aged 60 years and above &amp; for loans up to Rs. 50000.00</td> <td style="text-align: center;">RBLR + 3.50% = 11.50%</td> </tr> <tr> <td>d. Financing Secured under tie-up arrangements</td> <td style="text-align: center;">RBLR + 4.50% = 12.50%</td> </tr> </tbody> </table>	A. Fully Secured	RBLR + 4.50% = 12.50%	B. Clean/Unsecured	RBLR + 5.50% = 13.50%	C. For senior Citizens aged 60 years and above & for loans up to Rs. 50000.00	RBLR + 3.50% = 11.50%	d. Financing Secured under tie-up arrangements	RBLR + 4.50% = 12.50%	<p style="font-size: 2em;">}</p> <p>One time :2.00% of loan amount Min. Rs.1,000/- Max. Rs.10,000/-</p> <p><b>Senior Citizen (60 years &amp; above) No Processing Charges</b></p>																			
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4	<b><u>Star Pensioner Loan Scheme</u></b>		<b>Pensioners:</b> One time 2.00% of loan amount Min. Rs. 500/- Max.Rs.2,000/- No Processing Charges for senior citizens (60 years & above)															
	Fully Secured/clean/unsecured as per Star Pensioner Loan Scheme	RBLR + 2.50% = 10.50%																
<b>5. (a) <u>Star Vehicle Loan for individuals</u></b>																		
<b>4 Wheelers / 2 Wheelers including Super Bikes: New &amp; 2<sup>nd</sup> Hand Vehicle –</b>			<table border="1"> <tr> <td data-bbox="1010 483 1233 607"><b>For New Four Wheeler Loan</b></td> <td data-bbox="1249 483 1516 607">0.25% of limit, minimum Rs.1000/- and Max.Rs.5,000</td> </tr> <tr> <td data-bbox="1010 607 1233 763"><b>For New Two wheeler/2<sup>nd</sup> hand vehicles (both 2/4 wheeler)</b></td> <td data-bbox="1249 607 1516 763">1% of loan amount minimum Rs.500/- and Max.Rs.10,000</td> </tr> </table>	<b>For New Four Wheeler Loan</b>	0.25% of limit, minimum Rs.1000/- and Max.Rs.5,000	<b>For New Two wheeler/2<sup>nd</sup> hand vehicles (both 2/4 wheeler)</b>	1% of loan amount minimum Rs.500/- and Max.Rs.10,000											
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	<b>**PLEASE NOTE RATE OF INTEREST WILL BE BASED ON CIBIL SCORE FOR INDIVIDUALS AND SELF EMPLOYED</b>		No processing charges for Senior Citizen, Retired Employees of the Bank and Pensioners drawing Pension from the Bank.															
	<b><u>(b) Star Vehicle Loan In case of entities other than individuals</u></b>		<b>PROCESSING CHARGES ARE WAIVED UPTO 31.12.2019 FOR INDIVIDUALS ONLY.</b>															
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<b>6. i. Star Educational Loans : Educational Loan as per IBA scheme</b>																		
	Up to Rs. 7.5 Lakhs covered under CGFSEL	RBLR + 1.70% = 9.70%	<b><u>No processing charges.</u></b> No Processing charges – for studies in India.															
	Above Rs. 7.50 Lakhs	RBLR + 2.50% = 10.50%																

<p><b>Concessions*:</b></p> <p><b>A. For Girl Students: 0.50 % irrespective of loan amount</b></p> <p><b>B. All students pursuing professional courses (Like Engineering /Medical /Management etc.) are eligible for 0.50 % interest concession.</b></p> <p><b>HIGHER AMOUNTS ABOVE Rs.20.00 LACS CAN ALSO CONSIDERED ON CASE TO CASE BASIS.</b></p> <p><b>ii. <u>Star Vidya Loan</u></b>  <b>For studies in India in Premier Institutes Max. Rs. 30.00 lacs</b></p> <table border="1" data-bbox="150 510 916 618"> <tr> <td>Institutes as per List A</td> <td>RBLR only</td> </tr> <tr> <td>Institutes as per List B</td> <td>RBLR only</td> </tr> <tr> <td>Institutes as per List C</td> <td>RBLR only</td> </tr> </table>	Institutes as per List A	RBLR only	Institutes as per List B	RBLR only	Institutes as per List C	RBLR only	<p>For studies abroad: Processing charges Rs.5,000/-  (Processing charge excluding GST will be refunded once actual loan is availed.</p> <p><u>Student applicant may be required to pay fee/charges, if any, levied by third party service providers who operate common portal for lodging loan applications set up.</u></p> <p><b>Note:</b> One time charges for any Deviations from the Scheme norms including approval of courses outside scheme</p> <table border="1" data-bbox="1007 539 1522 685"> <tr> <td>Up to Rs.4.00 lacs</td> <td>Rs. 500/-*</td> </tr> <tr> <td>Over Rs.4.00 lacs up to Rs.7.50 lacs</td> <td>Rs.1,500/-*</td> </tr> <tr> <td>Over Rs.7.50 lacs up to Rs.20.00 lacs</td> <td>Rs.3,000/-*</td> </tr> </table> <p>* Per Deviation</p>	Up to Rs.4.00 lacs	Rs. 500/-*	Over Rs.4.00 lacs up to Rs.7.50 lacs	Rs.1,500/-*	Over Rs.7.50 lacs up to Rs.20.00 lacs	Rs.3,000/-*
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<p><b>iii. <u>Pradhan Mantri Kaushal Rin Yojana</u></b></p> <table border="1" data-bbox="150 808 496 860"> <tr> <td>RBLR + 1.50 = 9.50%</td> </tr> </table>	RBLR + 1.50 = 9.50%	<p>NIL</p>											
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<p><b>Note:</b> 1 % interest concession will be provided for loanees (except Star Vidya Loanees), if the interest is serviced during the <b>moratorium period</b> when repayment holiday is specified for interest repayment under the scheme. No concession will be available after commencement of repayment.</p>													
<p><b>7. <u>Star Loan Against Property</u></b></p>													
<table border="1" data-bbox="150 1115 911 1193"> <tr> <td>Loan/Reducible OD</td> <td>RBLR + 2.00% = 10.00%</td> </tr> <tr> <td>OD-Non Reducible</td> <td>RBLR + 2.50% = 10.50%</td> </tr> </table>	Loan/Reducible OD	RBLR + 2.00% = 10.00%	OD-Non Reducible	RBLR + 2.50% = 10.50%	<p><b>For Loan (Repayable by installments)</b>  One time @ 1% of sanctioned loan amount Min. Rs.5000/- and Max. Rs.50000/-.</p> <p><b>For Mortgage OD (Reducible)</b>  0.50% of the Sanctioned limit min.Rs.5,000/- and Max. Rs.30000/- for 1<sup>st</sup> year at the time of original sanction.  0.25% of the Reviewed limit min.Rs.2,500/- &amp; Max. Rs.15000/- for subsequent years.</p> <p><b>For Mortgage OD (Not reducible )</b>  0.50% of the Sanctioned/Reviewed limit min.Rs.5,000/- and Max. Rs.30000/- on annual basis.</p> <p><b>For Rural areas:</b>  Processing charges will be 75% of those normal applicable charges in respect of loans availed by borrowers from rural areas from rural branches.</p> <p><b>Mortgage fees:-</b></p> <table border="1" data-bbox="1007 1787 1541 2063"> <tr> <td>Limit up to Rs.10.00 lacs</td> <td>Rs.5000/- + GST</td> </tr> <tr> <td>Limit exceeding Rs.10.00 lacs &amp; up to 100 lakhs</td> <td>Rs.10000/ + GST</td> </tr> <tr> <td>Loans over Rs.100 lakhs up to Rs.500 lakhs</td> <td>Rs.20000/ + GST</td> </tr> </table>	Limit up to Rs.10.00 lacs	Rs.5000/- + GST	Limit exceeding Rs.10.00 lacs & up to 100 lakhs	Rs.10000/ + GST	Loans over Rs.100 lakhs up to Rs.500 lakhs	Rs.20000/ + GST		
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## 8. BOI STAR DOCTOR PLUS (RETAIL) SCHEME

<b>Personal Loans</b>	
1. Fully Secured	RBLR + 2.00% = 10.00%
2. Clean/Unsecured	RBLR + 3.00% = 11.00%
<b>Vehicle Loan:4 Wheelers only</b>	
Doctor Plus ( <b>New vehicle &amp; Second hand</b> )	RBLR + 0.40% = 08.40%

50% concession in charges as applicable to Members of public for Personal Loan and Vehicle loan. No waiver of processing charges under festive offer for Doctors (Individuals).

## 9. Star Holiday Loan

1. Fully Secured	RBLR + 4.50% = 12.50%
2. Clean/Unsecured	RBLR + 5.50% = 13.50%

} One time 2.00% of loan amount  
Min. Rs.1,000/-  
Max. Rs.10,000/-

Senior Citizen (60 years & above) No Processing Charges

## 10. Star IPO

Up to 60 days	RBLR + 3.25% = 11.25%
Over 60 days	RBLR + 4.50% = 12.50%

1% of limit sanctioned min. Rs.1000/- and max. Rs.5000/- per account to be recovered at the time of sanction of limit and at annual review.

## 11. Earnest Money Deposit Scheme

Short Term (below 12 months)	RBLR only
Long Term (12 months and above)	RBLR + 5.00% = 13.00%

One time fees of Rs.500 per application

### **LOANS NOT LINKED TO RBLR AS PER RBI GUIDELINES AND CONTINUE TO BE IN MCLR REGIME:**

#### I) Pradhan Mantri Awas Yojana

Irrespective of loan amount	1 year MCLR i.e. 8.30%
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For all loans amounts:-  
0.25 % of loan amount  
Min. Rs. 1500/- & Max. Rs. 20000/-

#### II) STAR MITRA PERSONAL LOAN SCHEME:

Fixed rate : 1 Year MCLR + 1.00% (CRP)+ 0.30 (BSS)
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Waived

#### III) STAR REVERSE MORTGAGE LOAN SCHEME

1 Year MCLR + 2.30% (CRP) + 0.30% (BSS): Fixed for initial period of 5 years subject to reset clause at the end of every 5 years period.
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Loan Amount	Processing Charges
Upto Rs.5 lacs	Rs.1250 + GST
Upto Rs.10 lacs	Rs.2500 + GST
Upto Rs.20 lacs	Rs.5000 + GST
Upto Rs.25 lacs	Rs.6250 + GST

Valuation report fees and Advocates fees to be borne by the borrower.  
Annual Service Charge @ 0.25% on the loan amount outstanding/recoverable at the time of annual review.

**A. Access to own credit report – charges per report max. Rs.50/-**

**B. CERSAI registration Fees: As per Annexure.**

**Fee Chargeable as specified in the Table under rule 7****All the charges are excluding GST**

Serial No	Nature of transaction to be Register	Rule	Form	Amount of fee payable
1.	Particulars of creation or modification of security interest by way of mortgage by deposit of title deeds.	Sub-rule (2) of rule 4.	Form I	Rs.100 for creation and for any subsequent modification of security interest for a loan above Rs.5 lakh. For a loan upto Rs.5 lakh, the fee would be Rs.50 for both creation and modification of security interest.
2.	Particulars of creation or modification of security interest by way of mortgage of immovable property other than by deposit of title deeds	Sub-rule (2A) of rule 4.	Form I	NIL
3.	Particulars of creation or modification of security interest in hypothecation of plant and machinery, stocks, debt including book debt or receivables, whether existing or future.	Sub-rule (2B) of rule 4.	Form I	Rs.100 for creation and for any subsequent modification of security interest for a loan above Rs.5 lakh. For a loan upto Rs.5 lakh, the fee would be Rs.50 for both creation and modification of security interest.
4.	Particulars of creation or modification of security interest in intangible assets, being know-how, patent, copyright, trade mark, licence, franchise or any other business or commercial right of similar nature	Sub-rule (2C) of rule 4.	Form I	Rs.100 for creation and for any subsequent modification of security interest for a loan above Rs.5 lakh. For a loan upto Rs.5 lakh, the fee would be Rs.50 for both creation and modification of security interest.
5.	Particulars of creation or modification of security interest in any under construction residential or commercial building or a part thereof by an agreement or instrument other than by mortgage.	Sub-rule (2D) of rule 4.	Form I	Rs.100 for creation and for any subsequent modification of security interest for a loan above Rs.5 lakh. For a loan upto Rs.5 lakh, the fee would be Rs.50 for both creation and modification of security interest.
6.	Particulars of satisfaction of charge for security interest filed under sub-rule (2) and (2A) to (2D) of rule 4	Sub-rule (2), (2A), (2B), (2C), (2D) of rule 4.	Form II	NIL
7.	Particulars of securitization or reconstruction of financial assets	-	Form III	Rs.500/-
8.	Particulars of satisfaction of securitization or reconstruction transactions	-	Form IV	Rs.50/-
9.	Any application for information recorded/maintained in the Register by any person	-	-	Rs.10/-
10.	Any application for condonation of delay up to 30 days	Sub-rule (2) of rule 5.	-	Not exceeding 10 times of the basic fee, as applicable

**ADDITIONAL FEE APPLICABLE FOR DELAY IN FILING OF RECORDS WEF 22.1.2016**

Sr. No.	Number of days of delay in filing of chargeable transaction	Additional fee to be charged	Illustration
1	From 31 to 40 days	Twice the amount of applicable fee	If the applicable fee is Rs.100/- then additional fee applicable will be Rs.200/-
2	From 41 days to 50 days	Five times the amount of applicable fee	If the applicable fee is Rs.100/- then additional fee applicable will be Rs.500/-
3	From 51 days to 60 days	Ten times the amount of applicable fee	If the applicable fee is Rs.100/- then additional fee applicable will be Rs.1000/-

**All the above charges are excluding GST**

**Provided that where particulars of transaction of creation or modification of more than one security interest are filed by a person, the fee payable by such person shall be the one that is the highest among the fee prescribed for security interest for which particulars of creation or modification are filed by such persons.**