

**Annexure-II**  
**Retail Business**

SL No.	Scheme	REVISED CHARGES W.E.F. 01.01.2021				
1.	Processing Charges  Star Home Loan/Star Smart Home Loan/Star Pravasi Home Loan & Star Top Up Loan/Star Diamond Home Loan	<p><u>For Individuals –</u> (a)</p> <table border="1"> <tr> <td align="center">Loan Limit</td> <td align="center">Charges- One Time (Exclusive of GST)</td> </tr> <tr> <td align="center">For All Loan Amounts</td> <td align="center">@0.25% of loan amount Min.Rs.1,500/- and Max. Rs.20,000/-</td> </tr> </table> <p><u>(b) Partnership Firms &amp; Corporate Borrowers –</u> Processing charges will be double of charges applicable to individuals. i.e. @ 0.50% of loan amount Min. 3,000/- and Max. Rs. 40,000/-.</p> <p><u>For Rural Areas –</u> Processing charges will be 75% of (a) applicable charges for individuals in respect of loans availed by borrowers in rural areas from the Rural branches, Min. Rs 1500/= &amp; Max. Rs 15,000/=</p> <p>Note: For Builder tie up projects where individual Title Search Report (TSR) and valuation is not required: 0.15% of loan amount subject to max. Recovery of Rs.10,000/- plus applicable tax.</p>	Loan Limit	Charges- One Time (Exclusive of GST)	For All Loan Amounts	@0.25% of loan amount Min.Rs.1,500/- and Max. Rs.20,000/-
Loan Limit	Charges- One Time (Exclusive of GST)					
For All Loan Amounts	@0.25% of loan amount Min.Rs.1,500/- and Max. Rs.20,000/-					
2.	Pre-payment Charges for floating rate Loans	NIL				
3.	Pre-payment Charges for fixed Rate Loans & take over	Pre-payment charges as under shall be applicable in case of takeover of Home loan by other Bank/F.I. & in respect of Home loans under <u>fixed rate option</u> . 0.65% p.a. on the outstanding loan amount for the remaining maturity of the loan subject to max. of 2.25% of the outstanding loan amount.				
	Conversion Charges	Conversion charge : NIL  Administrative charges: Rs.2,500/- in case of switch over of loans from BOIPLR/BOIFRR/Base Rate/MCLR to RBLR				

**Note: Over & above the charges proposed, the applicable GST to be loaded while levying the Service Charges.**

4.	Processing Charges  Star Loan Against Property	<p><b><u>For Metro, Urban, Semi-urban &amp; Rural area</u></b></p> <p><u>For Loan (Repayable by instalments)</u></p> <p>One time @ 1% of sanctioned loan amount Min. Rs.5,000/- and Max. Rs.50,000/-.</p> <p><u>For Mortgage OD (Reducible)</u></p> <p>0.50% of the Sanctioned limit min.Rs.5,000/- and Max. Rs.30,000/- <u>for 1<sup>st</sup> year at the time of original sanction.</u></p> <p>0.25% of the Reviewed limit min.Rs.2,500/- and Max. Rs.15,000/- <u>for subsequent years.</u></p> <p><u>For Mortgage OD (Not reducible )</u></p> <p>0.50% of the Sanctioned/Reviewed limit min.Rs.5,000/- and Max. Rs.30,000/- on <u>annual basis.</u></p>							
5.	Mortgage Fee  Star Loan Against Property	<table border="1" data-bbox="480 864 1501 1126"> <tr> <td data-bbox="480 864 930 927">Limit up to Rs.10 lakhs</td> <td data-bbox="930 864 1501 927">Rs. 5,000/-(plus GST)</td> </tr> <tr> <td data-bbox="480 927 930 1032">Limits exceeding Rs. 10 lakhs &amp; up to Rs. 1 Crore</td> <td data-bbox="930 927 1501 1032">Rs. 10,000/- (plus GST)</td> </tr> <tr> <td data-bbox="480 1032 930 1126">Mortgage Loans over Rs. 100 lakhs up to Rs. 500 lakhs</td> <td data-bbox="930 1032 1501 1126">Rs. 20,000/- (plus GST)</td> </tr> </table>		Limit up to Rs.10 lakhs	Rs. 5,000/-(plus GST)	Limits exceeding Rs. 10 lakhs & up to Rs. 1 Crore	Rs. 10,000/- (plus GST)	Mortgage Loans over Rs. 100 lakhs up to Rs. 500 lakhs	Rs. 20,000/- (plus GST)
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Mortgage Loans over Rs. 100 lakhs up to Rs. 500 lakhs	Rs. 20,000/- (plus GST)								
6.	Processing Charges  Star Personal Loan, Star Holiday Loan & Loan to Central/State Govt. Employees	<p>One time @ 2.00% of loan amount Min. Rs.1000/- and Max. Rs.10,000/-.</p> <p>No processing charges for Senior Citizens (60 years &amp; above)</p>							
7.	Processing Charges  Star Pensioner Loan	<p>a) No Processing charges for Senior Citizens (Age 60 years &amp; above).</p> <p>b) For others- One time @ 2% of loan amount Min.Rs.500/- and Max. Rs.2000/-.</p>							
8.	Processing Charges  Star Vehicle Loan	<p>(a) <u>For Individuals –</u></p> <table border="1" data-bbox="480 1576 1501 1800"> <tr> <td data-bbox="480 1576 911 1671"><b>For New Four Wheeler Loan</b></td> <td data-bbox="911 1576 1501 1671">0.25% of limit, Min. Rs 1000/=, Max. Rs 5000/=</td> </tr> <tr> <td data-bbox="480 1671 911 1800"><b>For New Two wheeler/2<sup>nd</sup> hand vehicles (both 2/4 wheeler)</b></td> <td data-bbox="911 1671 1501 1800">1% of loan amount minimum Rs.500/- and Max.Rs.10,000/-.</td> </tr> </table> <p>No processing charges for Senior citizens, Retired employees of the Bank and pensioners drawing pension from our Bank.</p> <p>(b) <u>For Partnership firms/Corporates –</u></p> <p>Processing charges will be double that of applicable to individuals.</p>		<b>For New Four Wheeler Loan</b>	0.25% of limit, Min. Rs 1000/=, Max. Rs 5000/=	<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/-.		
<b>For New Four Wheeler Loan</b>	0.25% of limit, Min. Rs 1000/=, Max. Rs 5000/=								
<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/-.								

**Note: Over & above the charges proposed, the applicable GST to be loaded while levying the Service Charges.**

		<p><u>For Rural areas –</u></p> <p>Processing charges will be 75% of (a) that applicable for individual borrowers, subject to minimum of Rs.500/- in respect of loan availed by borrowers from rural areas/ from rural branches.</p>										
<b>9.</b>	Processing charges Star Education Loan	<p><b><u>No processing charges.</u></b></p> <p>a) No Processing charges – for study in India. b) For study abroad : Processing charges Rs.5,000/- (Processing charge excluding GST to be refunded once actual loan is availed. Applicant/s to be suitably advised about this condition at the time of submission of application and consent letter to be obtained from the applicant/s to avoid dispute at later stage)</p> <p><i><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></i></p> <p>One time charges for any Deviations from the Scheme norms including approval of courses outside scheme –</p> <table border="1"> <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>	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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Over Rs.7.50 lacs up to Rs.20.00 lacs	Rs.3,000/-*											
<b>10.</b>	Processing charges Doctor Plus	50% concession in charges as applicable to members of public for Personal Loan and Vehicle loan.										
<b>11.</b>	Processing charges EMD Scheme	One time Rs.500 per application.										
<b>12.</b>	Processing charges Reverse Mortgage Loan	<table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Processing Charges</th> </tr> </thead> <tbody> <tr> <td>Up to Rs.5 lacs</td> <td>Rs.1250</td> </tr> <tr> <td>Up to Rs.10 lacs</td> <td>Rs.2500</td> </tr> <tr> <td>Up to Rs.20 lacs</td> <td>Rs.5000</td> </tr> <tr> <td>Up to Rs.25 lacs</td> <td>Rs.6250</td> </tr> </tbody> </table> <p>Valuation report fees and Advocates fees to be borne by the borrower. (Above charges may be recovered from the loan amount payment to be made to the borrower). Annual Service Charge @ 0.25% on the loan amount outstanding/recoverable at the time of annual review. (Charges to be recovered from the loan amount payable or separately from the borrower).</p>	Loan Amount	Processing Charges	Up to Rs.5 lacs	Rs.1250	Up to Rs.10 lacs	Rs.2500	Up to Rs.20 lacs	Rs.5000	Up to Rs.25 lacs	Rs.6250
Loan Amount	Processing Charges											
Up to Rs.5 lacs	Rs.1250											
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<b>13.</b>	Processing charges Star IPO	1.00% 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.										

**Note: Over & above the charges proposed, the applicable GST to be loaded while levying the Service Charges.**

**Special Note :**

- i. **Charges to be borne by the borrower for :-**
  - a) Valuation of property from Bank's approved valuer;
  - b) Obtention of Title Clearance Report from Advocate on Bank's approved panel;
  - c) Registration of charges with the office of the Sub-Registrar (wherever applicable);
  - d) Registration of charge with ROC (wherever applicable), etc., to be borne by the borrower;
  - e) Stamping charges for execution of documents;
  - f) Creation of charge on assets to be charged to the Bank etc.
- ii. Premia for Insurance of property/assets charged to the bank to be borne by the borrower.
- iii. No Inspection charges on Retail Loan Schemes. However, actual out of pocket expenses to be recovered from the borrower.
- iv. **Credit Information Report charges** (for furnishing a copy of Credit Information report obtained from CIC to the applicant, at his request): **Rs. 50/-**.
- v. **CERSAI registration Charges: As per Annexure I.**
- vi. ***Processing charges waived for staff members as per HO BC 98/56 dated 29.06.2004.***

**Note: Over & above the charges proposed, the applicable GST to be loaded while levying the Service Charges.**

## **CERSAI registration Charges**

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

<b>Serial No</b>	<b>Nature of transaction to be Register</b>	<b>Rule</b>	<b>Form.</b>	<b>Amount of fee payable*** (No Change)</b>
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 up to 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	Rs.100 for creation and for any subsequent modification of security interest for a loan above Rs.5 lakh. For a loan up to Rs.5 lakh, the fee would be Rs.50 for both creation and modification of security interest.
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 up to 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 up to 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 up to 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

**Note: Over & above the charges proposed, the applicable GST to be loaded while levying the Service Charges.**

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

(Below mentioned charges have been revised recently and hence, we do not propose any modifications)

Sr. No.	Number of days of delay in filing of chargeable transaction	Additional fee to 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.***

**Note: Over & above the charges proposed, the applicable GST to be loaded while levying the Service Charges.**