

Service Charges (Excluding GST)

SL No	Scheme	Charges	REVISED CHARGES w.e.f. 01.02.2022				
01	Star Home Loan/Star Smart Home Loan/Star Pravasi Home Loan & Star Top Up Loan/Star Diamond Home Loan	Processing Charges	<p>I. For Individuals –</p> <table border="1"> <tr> <td>Loan Limit</td> <td>Charges- One Time (Exclusive of GST)</td> </tr> <tr> <td>For All Loan Amounts</td> <td>@0.25% of loan amount Min.Rs.1,500/- and Max. Rs.20,000/-</td> </tr> </table> <p>II. Partnership Firms & Corporate Borrowers –</p> <p>Processing charges will be double of charges applicable to individuals.</p> <p>i.e. @ 0.50% of loan amount Min. 3,000/- and Max. Rs.40,000/-.</p> <p><u>For Rural Areas –</u></p> <p>Processing charges will be 75% of (I and II) applicable charges for individuals in respect of loans availed by borrowers in rural areas from the Rural branches, Min. Rs.1500/= & 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.10000.00 plus applicable tax.</p> <p><u>For Star Diamond Loan: PPC is Rs.50000.00 irrespective of loan amount.</u></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/-
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For All Loan Amounts	@0.25% of loan amount Min.Rs.1,500/- and Max. Rs.20,000/-						
1.a		Pre-payment Charges for floating rate Loans.	NIL				
1.b		Pre-payment Charges for fixed Rate Loans & take over	<p>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>.</p> <p>0.65% p.a. on the outstanding loan amount for the remaining maturity of the loan subject to max. 2.25% of the outstanding loan amount.</p>				

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

SL No	Scheme	Charges	REVISED CHARGES w.e.f. 01.02.2022						
1.c		Conversion Charges	Conversion charge : NIL Administrative charges: NIL						
02	Star Loan Against Property	Processing Charges	<p><u>For Metro, Urban, Semi-urban & Rural area</u></p> <p><u>For Loan (Repayable by instalments)</u> One time @ 1% of sanctioned loan amount Min. Rs.5,000/- and Max. Rs.50,000/-.</p> <p><u>For Mortgage OD (Reducible)</u> 0.50% of the Sanctioned limit min.Rs.5,000/- and Max. Rs.30,000/- for 1st year at the time of original sanction. 0.25% of the Reviewed limit min.Rs.2,500/- and Max. Rs.15,000/- for subsequent years.</p> <p><u>For Mortgage OD (Not reducible)</u> 0.50% of the Sanctioned/Reviewed limit min.Rs.5,000/- and Max. Rs.30,000/- on annual basis.</p>						
	Star Loan Against Property	Mortgage Fee	<table border="1"> <tr> <td>Limit up to Rs.10 lakhs</td> <td>Rs.5,000/-</td> </tr> <tr> <td>Limits exceeding Rs.10 lakhs & up to Rs.1 Crore</td> <td>Rs.10,000/-</td> </tr> <tr> <td>Mortgage Loans over Rs.1.00 Crore up to Rs.5.00 Crores.</td> <td>Rs.20,000/-</td> </tr> </table>	Limit up to Rs.10 lakhs	Rs.5,000/-	Limits exceeding Rs.10 lakhs & up to Rs.1 Crore	Rs.10,000/-	Mortgage Loans over Rs.1.00 Crore up to Rs.5.00 Crores.	Rs.20,000/-
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Mortgage Loans over Rs.1.00 Crore up to Rs.5.00 Crores.	Rs.20,000/-								
03	Star Personal Loan, Star Holiday Loan & Loan to Central/State Govt. Employees	Processing Charges	<table border="1"> <thead> <tr> <th>Salaried/ ECS available</th> <th>Non-Salaried</th> </tr> </thead> <tbody> <tr> <td>One time @ 0.50% of loan amount Min. Rs.500/- and Max. Rs.2500/-</td> <td>One time @ 1.00% of loan amount Min. Rs.750/- and Max. Rs.5000/-</td> </tr> <tr> <td colspan="2">No processing charges for Senior Citizen (60 years & above)</td> </tr> </tbody> </table>	Salaried/ ECS available	Non-Salaried	One time @ 0.50% of loan amount Min. Rs.500/- and Max. Rs.2500/-	One time @ 1.00% of loan amount Min. Rs.750/- and Max. Rs.5000/-	No processing charges for Senior Citizen (60 years & above)	
Salaried/ ECS available	Non-Salaried								
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No processing charges for Senior Citizen (60 years & above)									
04	Star Pensioner Loan	Processing Charges	<p>a) No processing charges for Senior Citizens (Age 60 years & above)</p> <p>b) For others- One time @ 0.50% of loan amount Min. Rs.250/- and Max. Rs.1000/-</p>						

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

SL No	Scheme	Charges	REVISED CHARGES w.e.f. 01.02.2022						
05	Star Vehicle Loan	Processing Charges	<p>(a) <u>For Individuals –</u></p> <table border="1"> <tr> <td>For New Four Wheeler Loan</td> <td>0.25% of limit, Min. Rs.1000/-, Max. Rs.5000/-</td> </tr> <tr> <td>For New Two wheeler/2nd hand vehicles (both 2/4 wheeler)</td> <td>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> <p><u>For Rural areas –</u></p> <p>Processing charges will be 75% of (a and b) 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>	For New Four Wheeler Loan	0.25% of limit, Min. Rs.1000/-, Max. Rs.5000/-	For New Two wheeler/2nd hand vehicles (both 2/4 wheeler)	1% of loan amount minimum Rs.500/- and Max.Rs.10,000/-.		
For New Four Wheeler Loan	0.25% of limit, Min. Rs.1000/-, Max. Rs.5000/-								
For New Two wheeler/2nd hand vehicles (both 2/4 wheeler)	1% of loan amount minimum Rs.500/- and Max.Rs.10,000/-.								
06	Star Education Loan	Processing charges	<p><u>No processing charges.</u></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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Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges.

SL No	Scheme	Charges	REVISED CHARGES w.e.f. 01.02.2022
07	Doctor Plus	Processing charges	50% concession in charges as applicable to members of public for Personal Loan and Vehicle loan.
08	EMD Scheme	Processing charges	One time Rs.500/- per application.
09	Reverse Mortgage Loan	Processing charges	One time 0.25% of the sanction limit, minimum Rs.1500/- and maximum Rs.10000/-.
10	Star IPO	Processing Charges	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.

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: Rs.50/- for each report, on all retail loans where CIBIL or Experian or Equifax or CRIF Highmark is generated. If reports of all four CIC is generated, branch to collect charges for all the four reports i.e. Rs.200.00 is to be collected upfront/through SB/CD account.**(Additional Rs.50/- for furnishing a copy of Credit Information report obtained from CIC to the applicant, at his request).
- 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, the applicable GST to be loaded while levying the Service Charges.

CERSAI registration Charges
(Annexure-X)

Fee Chargeable as specified in the Table under rule 7

(All the charges are excluding GST)

SL No	Nature of transaction to be Register	Rule	Form.	Amount of fee payable*** (No Change)
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/-

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

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

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

SL. 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.

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