

RETAIL LOANS – INTEREST RATES /PROCESSING CHARGES

W.E.F. 01-01-2025

LOANS ON FLOATING RATE OF INTEREST

- All interest rates are at per annum at monthly rests except otherwise mentioned.
- Floating rate of interest are applicable for new loan as well as switch over except otherwise mentioned.

All the charges are excluding GST

| RATE OF INTEREST All linked to RBLR/MCLR except otherwise mentioned RBLR 9.35% w.e.f. 01.04.2024 BSD is applicable from 01.01.2025 to 31.03.2025 | | Processing charges |
|--|---|--|
| 1 (A) (i) Star Home Loan/Star Smart Home Loan/ Star Diamond Home Loan | | I- Individuals: 0.25% of loan amt. Min Rs.2500/- & Max. Rs. 20000/- II-For Firms & corporates: 0.50% of loan amt. Min Rs.5000/- & Max. Rs. 40000/- III-For builder tie up projects 0.15% of loan amt. Max. Rs. 10000/- IV-Star Diamond Home Loan: Rs. 50000/- irrespective of loan amount. Above charges are waived up to 31.03.2025 for individuals having CIBIL personal score 700 and above or -1/0 & without any adverse remarks. |
| | Salaried Non-salaried | |
| CIBIL-Personal Score of 825 and above | RBLR + CRP 0.00% less BSD 0.95% presently 8.40% | |
| CIBIL-Personal Score between 800 to 824 | RBLR + CRP 0.00% less BSD 0.85% presently 8.50% | |
| CIBIL-Personal Score between 760 and 799 | RBLR + CRP 0.00% less BSD 0.65% presently 8.70% | |
| CIBIL-Personal Score between 725 and 759 | RBLR + CRP 0.10% less BSD 0.65% presently 8.80% | |
| CIBIL-Personal Score between 675 and 724 | No BSD RBLR + CRP 0.20% presently 9.55% | |
| CIBIL-Personal Score below 675 | No BSD | |
| | Women Beneficiary | |
| | Salaried Non-Salaried | |
| | RBLR + 1.30 % presently 10.65% RBLR + 1.45% presently 10.80% | |
| | (For Others) | |
| | RBLR + 1.35% presently 10.70% RBLR +1.50% presently 10.85% | |
| CIBIL-Personal Score of -1 and 0 | RBLR + CRP 0.30% less BSD 0.85% presently 8.80% | |
| 1 (A) (ii) Home Loans presently not linked to CIBIL Personal Score: i.e. entities other than individuals and Star Pravasi Loan | | |
| REPO Linked | | |
| For Star Pravasi (Women Beneficiary) | RBLR + CRP 0.00% less BSD 0.65% presently 8.70% | |
| For others | RBLR + CRP 0.10% less BSD 0.65% presently 8.80% | |

| | | | | | | | | | | |
|--|---|---|---|--|---|-----------------------|--|-----------------------|--|---|
| <ul style="list-style-type: none"> ➤ In case of Home Loan Takeover, additional BSD of 0.10% is offered subject to minimum Rate of Interest 8.35% p.a. ➤ Premium of 0.25% over and above the proposed rates of interest will be charged in case of Smart Home Loan of above Rs. 2.00 Cr. ➤ CRE-RH-Home Loans will attract 0.50% additional rate of interest | | | | | | | | | | |
| <p>2. Star Top Up Loan Rate of Interest applicable in respective Home Loan account plus premium of 0.50%</p> | <p>As applicable to Home Loan</p> | | | | | | | | | |
| <p>3. Star Suvidha Express Personal Loan(SSEPL)</p> <table border="1" data-bbox="212 533 1061 660"> <tr> <td>Salaried/Pensioner</td> <td><u>RBLR+2.50%=11.85%</u></td> </tr> <tr> <td>For Others</td> <td><u>RBLR+3.50%=12.85%</u></td> </tr> </table> | Salaried/Pensioner | <u>RBLR+2.50%=11.85%</u> | For Others | <u>RBLR+3.50%=12.85%</u> | <p>Rs.1000/-</p> | | | | | |
| Salaried/Pensioner | <u>RBLR+2.50%=11.85%</u> | | | | | | | | | |
| For Others | <u>RBLR+3.50%=12.85%</u> | | | | | | | | | |
| <p>4. Star Personal Loan Scheme</p> <table border="1" data-bbox="212 728 1117 996"> <tr> <td>1. Fully Secured</td> <td>RBLR + 4.50% = 13.85%</td> </tr> <tr> <td>2. Clean/Unsecured</td> <td>RBLR + 5.50% = 14.85%</td> </tr> <tr> <td>For Senior Citizens aged 60 years and above & for loans up to Rs. 50000/-</td> <td>RBLR + 3.50% = 12.85%</td> </tr> <tr> <td>3. Financing Secured under tie-up arrangements</td> <td>RBLR + 4.50% = 13.85%</td> </tr> </table> | 1. Fully Secured | RBLR + 4.50% = 13.85% | 2. Clean/Unsecured | RBLR + 5.50% = 14.85% | For Senior Citizens aged 60 years and above & for loans up to Rs. 50000/- | RBLR + 3.50% = 12.85% | 3. Financing Secured under tie-up arrangements | RBLR + 4.50% = 13.85% | <table border="1" data-bbox="1161 750 1492 913"> <tr> <td>One time @ 1.00% of loan amount Min.Rs.1000/- and Max.Rs.10000/-</td> </tr> </table> <p>Senior Citizen (60 years & above) No Processing Charges</p> | One time @ 1.00% of loan amount Min.Rs.1000/- and Max.Rs.10000/- |
| 1. Fully Secured | RBLR + 4.50% = 13.85% | | | | | | | | | |
| 2. Clean/Unsecured | RBLR + 5.50% = 14.85% | | | | | | | | | |
| For Senior Citizens aged 60 years and above & for loans up to Rs. 50000/- | RBLR + 3.50% = 12.85% | | | | | | | | | |
| 3. Financing Secured under tie-up arrangements | RBLR + 4.50% = 13.85% | | | | | | | | | |
| One time @ 1.00% of loan amount Min.Rs.1000/- and Max.Rs.10000/- | | | | | | | | | | |
| <p>5. BOI Star Roof Top Solar Panel Finance</p> <table border="1" data-bbox="212 1176 1129 1657"> <tr> <td>1. For Individuals</td> <td>For Loan amount up to Rs. 2.00 lakh : RBLR – 2.35% presently 7.00% p.a. For Loan amount above Rs. 2.00 lakh: At RBLR, presently 9.35% p.a.</td> </tr> <tr> <td>2. For Registered group housing societies/residential welfare associations</td> <td>RBLR + CRP 2.50% presently 11.85% p.a.</td> </tr> </table> | 1. For Individuals | For Loan amount up to Rs. 2.00 lakh : RBLR – 2.35% presently 7.00% p.a. For Loan amount above Rs. 2.00 lakh: At RBLR, presently 9.35% p.a. | 2. For Registered group housing societies/residential welfare associations | RBLR + CRP 2.50% presently 11.85% p.a. | <p>NIL</p> | | | | | |
| 1. For Individuals | For Loan amount up to Rs. 2.00 lakh : RBLR – 2.35% presently 7.00% p.a. For Loan amount above Rs. 2.00 lakh: At RBLR, presently 9.35% p.a. | | | | | | | | | |
| 2. For Registered group housing societies/residential welfare associations | RBLR + CRP 2.50% presently 11.85% p.a. | | | | | | | | | |
| <p>6. Star Pensioner Loan Scheme</p> <table border="1" data-bbox="212 1814 1018 1966"> <tr> <td>Fully Secured/clean/unsecured as per Star Pensioner Loan Scheme</td> <td>RBLR + 2.50% = 11.85%</td> </tr> </table> | Fully Secured/clean/unsecured as per Star Pensioner Loan Scheme | RBLR + 2.50% = 11.85% | <p>Senior Citizen (60 years & above) No Processing Charges For other One time @ 0.50% of loan amount Min.Rs.250/- and Max.Rs.1000/-</p> | | | | | | | |
| Fully Secured/clean/unsecured as per Star Pensioner Loan Scheme | RBLR + 2.50% = 11.85% | | | | | | | | | |

7. (a) (i) Star Vehicle Loan

Vehicle Loans linked to CIBIL Personal Score:

4 Wheelers / Super Bikes (Above 5.00 Lakhs)

| CIBIL score/ External Rating | Salaried | Self Employed |
|---|---|-----------------------------------|
| CIBIL-Personal Score/External Rating 825 and above/AAA/AA Rated | RBLR + CRP 0.00% Less BSD 0.50% presently 8.85% | |
| Between 800 & 824/ A Rated | RBLR + CRP 0.00% Less BSD 0.40% presently 8.95% | |
| Between 760 & 799/ BBB Rated | RBLR + CRP 0.00% Less BSD 0.40% presently 8.95% | |
| Between 725 & 759 | RBLR + CRP 0.10% Less BSD 0.40% = 9.05% | |
| Below BBB Rated | No BSD RBLR + CRP 0.10% = 9.45% | |
| Between 675 & 724 | No BSD RBLR + CRP 0.20% = 9.55% | |
| Below 675 | No BSD | |
| | Salaried | Non-salaried |
| | RBLR + CRP 1.40% presently 10.75% | RBLR + CRP 1.50% presently 10.85% |
| Score of -1 and 0 | RBLR + CRP 0.30% Less BSD 0.60% Presently 9.05% | |

| | Salaried | Non-Salaried/Non-Individuals |
|---------------------------------|-------------------------------|-------------------------------------|
| For Two Wheelers | RBLR + 1.75% presently 11.10% | RBLR + 1.85% presently 11.20% |
| For Second hand Vehicles | RBLR + 1.90% presently 11.25% | RBLR + 2.00% presently 11.35% |

7 (b) (i) In case of entities other than individuals (WHERE External rating is Not Applicable):

| | |
|--------------------------|--|
| CMR-3 & Better | RBLR 9.35%+CRP 0.00% Less BSD 0.40% presently 8.95% |
| CMR-4 & CMR-5 | RBLR 9.35%+CRP 0.10% Less BSD 0.40% presently 9.05% |
| CMR-6 onwards and No CMR | No BSD RBLR 9.35% + CRP 0.75% presently 10.10% |

I- New Four Wheeler: 0.25% of limit, Min. Rs. 1000/- Max. Rs. 5000/-

II-Two Wheeler/ Old Vehicle: 1.0% of Loan Amount Min. Rs. 500/- Max. Rs. 10000/-.

8. i. Star Education Loan :**No Processing Charges****A. Educational Loan as per IBA scheme**

| | |
|--|-------------------------------|
| Up to Rs. 7.50 Lakhs covered under CGFSEL | RBLR + 1.70% presently 11.05% |
| Above Rs. 7.50 Lakhs | RBLR + 1.50% presently 10.85% |
| Concessions*: a) for Girl Students: 0.50 % b) All students pursuing professional courses (Like Engineering /Medical /Management etc.) are eligible for 0.50 % interest concession. | |

B. Star Vidya Loan :**For studies in India in Premier Institutes Max. Rs. 40.00 lacs**

| | |
|--|--|
| Institutes as per List A | RBLR+CRP 0.00% Less BSD 1.00% presently 8.35% p.a. |
| Institutes as per List B | RBLR+CRP 0.00% Less BSD 0.50% presently 8.85% p.a |
| Institutes as per List C | @RBLR Presently 9.35% p.a. |
| No other concessions will be applicable. | |

C. Pradhan Mantri Kaushal Rin Yojana

NIL

| |
|--|
| RBLR + 1.50 presently 10.85% |
| 1 % interest concession may be provided for loanees, if the interest is serviced during the study period when repayment holiday is specified for interest/repayment under the scheme. No concession will be available after commencement of repayment |

D. Star Progressive Education Loan:

NIL

| | |
|---|---------------------------------------|
| For Others | RBLR + CRP of 1.70% presently 11.05 % |
| Kids of our Bank staff and their respective spouse | RBLR + CRP of 0.70% presently 10.05 % |
| 0.50 % concession in rate of interest to loans sanctioned for the benefit of girl students. | |

9. Star Loan Against Property

(a) For individuals:

| | Term Loan | | |
|--|-------------------------------|---|---|
| | Residential Property | Commercial/ Industrial Self occupied property | Commercial/ Industrial (Non-Self occupied property) |
| CIBIL- Personal Score of 760 and above | RBLR + 0.75% presently 10.10% | RBLR + 1.25% presently 10.60% | RBLR + 1.50% presently 10.85% |
| CIBIL- Personal Score between 700 and 759 | RBLR + 1.25% presently 10.60% | RBLR + 1.75% presently 11.10% | RBLR + 2.00% presently 11.35% |
| CIBIL- Personal Score below 700 (<u>only for Review</u>) | RBLR + 3.00% presently 12.35% | | |
| CIBIL- Personal Score of -1 & 0 | RBLR + 1.50% presently 10.85% | RBLR + 2.00% presently 11.35% | RBLR + 2.25% presently 11.60% |

- Additional 1.00% will be added in applicable ROI in for loan against open plots.
- Additional 0.25% will be added in applicable ROI for Overdraft (Reducible) facility

9. (b) Other than Individuals: (Only Review)

| | |
|------------------|--------------------------------|
| Term Loan | RBLR + 2.00% presently 11.35 % |
| OD reducible | RBLR + 2.25% presently 11.60 % |
| OD Non-Reducible | RBLR + 2.50% presently 11.85 % |

For Loan (Repayable by installments)

One time @ 1% of sanctioned loan amount Min. Rs.5000/- and Max. Rs.50000/-.

For Mortgage OD (Reducible)

0.50% of the Sanctioned limit min.Rs.5,000/- and Max. Rs.30000/- for 1st year at the time of original sanction.

0.25% of the Reviewed limit min.Rs.2,500/- & Max. Rs.15000/- for subsequent years.

For Rural areas:

Processing charges will be 75% of those normal applicable charges in respect of loans availed by borrowers from rural areas from rural branches.

Mortgage fees:-

| | |
|--|------------|
| Limit upto Rs.10.00 lacs | Rs.5000/- |
| Limit exceeding Rs.10.00 lacs & upto 100 lakhs | Rs.10000/- |
| Loans over Rs.100 lakhs upto Rs.500 lakhs | Rs.20000/- |

10. BOI STAR DOCTOR PLUS (RETAIL) SCHEME

| SSEPL | |
|---------------|-----------------------------|
| Salaried | RBLR+1.50% presently 10.85% |
| Self employed | RBLR+2.50% presently 11.85% |

Rs. 1000/-

11. Star IPO

| | |
|---------------|-----------------------|
| Up to 60 days | RBLR + 3.25% = 12.60% |
| Over 60 days | RBLR + 4.50% = 13.85% |

One time 2.00% of loan amount Min. Rs.1,000/- Max. Rs.10,000/- Senior Citizen (60 years & above) No Processing Charges

| | | | | | | | | | | | | |
|--|-----------------------|--|-------------|--------------------|----------------|-----------|-----------------|-----------|-----------------|-----------|-----------------|-----------|
| 12. Earnest Money Deposit Scheme | | One time Rs.500/- per application | | | | | | | | | | |
| Short Term (below 12 months) | RBLR = 9.35% | | | | | | | | | | | |
| Long Term (12 months and above) | RBLR + 5.00% = 14.35% | | | | | | | | | | | |
| 13. STAR MITRA PERSONAL LOAN SCHEME: | | Waived | | | | | | | | | | |
| Fixed rate : 1 Year MCLR + 1.00% (CRP)+ 0.30 (BSS) presently 10.25% | | | | | | | | | | | | |
| 14. STAR REVERSE MORTGAGE LOAN SCHEME | | <table border="1"> <tr> <td>Loan Amount</td> <td>Processing Charges</td> </tr> <tr> <td>Upto Rs.5 lacs</td> <td>Rs.1250/-</td> </tr> <tr> <td>Upto Rs.10 lacs</td> <td>Rs.2500/-</td> </tr> <tr> <td>Upto Rs.20 lacs</td> <td>Rs.5000/-</td> </tr> <tr> <td>Upto Rs.25 lacs</td> <td>Rs.6250/-</td> </tr> </table> | Loan Amount | Processing Charges | Upto Rs.5 lacs | Rs.1250/- | Upto Rs.10 lacs | Rs.2500/- | Upto Rs.20 lacs | Rs.5000/- | Upto Rs.25 lacs | Rs.6250/- |
| Loan Amount | Processing Charges | | | | | | | | | | | |
| Upto Rs.5 lacs | Rs.1250/- | | | | | | | | | | | |
| Upto Rs.10 lacs | Rs.2500/- | | | | | | | | | | | |
| Upto Rs.20 lacs | Rs.5000/- | | | | | | | | | | | |
| Upto Rs.25 lacs | Rs.6250/- | | | | | | | | | | | |
| 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. | | <p>Valuation report fees and Advocates fees to be borne by the borrower.</p> <p>Annual Service Charge @ 0.25% on the loan amount outstanding/recoverable at the time of annual review.</p> | | | | | | | | | | |

A. Access to own credit report – Charges per report Rs.50/-

B. CERSAI registration Fees:

| S. No | Nature of transaction to be Register | Amount of fee payable |
|-------|--|--|
| 1. | Particulars of creation or modification of security interest by way of mortgage by deposit of title deeds. | 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 | 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. | 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 | 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. | 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 | NIL |
| 7. | Particulars of securitization or reconstruction of financial assets | Rs.500/- |
| 8. | Particulars of satisfaction of securitization or reconstruction transactions | 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 | 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 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/- |

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.