RETAIL LOANS – INTEREST RATES /PROCESSING CHARGES W.E.F. 01.07.2025

LOANS ON FIXED RATE OF INTEREST:

- **The Rate will be fixed for 5 years.**
- **Upon expiry, the prevailing fixed rate as on date will be charged. If the borrower intents to switch to Floating rate, the prevailing floating rate as on date will be charged.**

- **All interest rates are at per annum at monthly rests except otherwise mentioned.**

- **Fixed rate of interest are applicable for new loan as well as switch over except otherwise mentioned.**

All the charges are excluding GST

<table>
<tr><th>RATE OF INTEREST</th><th>Processing charges</th></tr>
<tr><td>
1 (A) (i) Star Home Loan/Star Smart Home Loan/
Star Diamond Home Loan
<u>In case of Individuals (Applicable to new/switch over)</u>
<table>
<tr><th></th><th>Salaried</th><th>Non-salaried</th></tr>
<tr><td>CIBIL-Personal Score of 825 and above</td><td colspan="2">10.65%</td></tr>
<tr><td>CIBIL-Personal Score between 800 to 824</td><td colspan="2">10.65%</td></tr>
<tr><td>CIBIL-Personal Score between 760 and 799</td><td colspan="2">10.65%</td></tr>
<tr><td>CIBIL-Personal Score between 725 and 759</td><td colspan="2">10.75%</td></tr>
<tr><td>CIBIL-Personal Score between 675 and 724</td><td colspan="2">10.85%</td></tr>
<tr><td rowspan="4">CIBIL-Personal Score below 675</td><td colspan="2">Women Beneficiary</td></tr>
<tr><td>Salaried
11.95%</td><td>Non-Salaried
12.10%</td></tr>
<tr><td colspan="2">For Others</td></tr>
<tr><td>Salaried
12.00%</td><td>Non-Salaried
12.15%</td></tr>
<tr><td>CIBIL-Personal Score of -1 and 0</td><td colspan="2">10.95%</td></tr>
</table>
1 (A) (ii) <u>Home Loans presently not linked to CIBIL Personal Score: i.e. entities other than individuals and Star Pravasi Loan</u>
<table>
<tr><td>For Star Pravasi (Women Beneficiary)</td><td>10.65%</td></tr>
<tr><td>For others</td><td>10.75%</td></tr>
</table>
</td><td>I- Individuals: 0.35% of loan amt. Min Rs.3500/- & Max. Rs. 30000/-

II-Star Diamond Home Loan: Rs. 60000/- irrespective of loan amount.</td></tr>
<tr><td>CRE-RH-Home Loans will attract 0.50% additional rate of interest</td><td></td></tr>
</table>

<table>
<tr><td colspan="2">2. <u>Star Top Up Loan</u>
Rate of Interest applicable in respective Home Loan account plus premium of 0.50%</td><td>As applicable to Home Loan</td></tr>
<tr><td>3.</td><td><u>Star Suvidha Express Personal Loan (SSEPL)</u>
<table><tr><td>Salaried/Pensioner</td><td>12.15%</td></tr><tr><td>Other than salaried/NRI</td><td>13.15%</td></tr></table></td><td>One time @ 1.00% of loan amount Min.Rs.2500/- and Max.Rs.15000/-</td></tr>
<tr><td>4.</td><td><u>Star Personal Loan Scheme</u>
<table><tr><td colspan="2"><u>Irrespective of loan amount & for individuals</u></td></tr><tr><td>1. Fully Secured</td><td>15.15%</td></tr><tr><td>2. Clean/Unsecured</td><td>16.15%</td></tr><tr><td>For Senior Citizens aged 60 years and above & for loans up to Rs.50000.00</td><td>14.15%</td></tr><tr><td>3. Financing Secured under tie-up arrangements</td><td>15.15%</td></tr></table></td><td>One time @ 1.00% of loan amount Min.Rs.2500/- and Max.Rs.15000/-

<u>Senior Citizen (</u>60 years & above) No Processing Charges</td></tr>
<tr><td>5.</td><td><u>BOI Star Roof Top Solar Panel Finance</u>
<table><tr><td>For Individuals</td><td>Above 3 KW
For Home Loan Customers: 10.65%

For Non-Home Loan Customers: 11.65%</td></tr><tr><td>For Registered group housing societies/ residential welfare associations</td><td>13.15%</td></tr></table></td><td>NIL</td></tr>
<tr><td>6.</td><td><u>Star Pensioner Loan Scheme</u>
<table><tr><td>Fully Secured/clean/unsecured</td><td>13.15%</td></tr></table></td><td><u>Senior Citizen (</u>60 years & above) No Processing Charges,
For others :One time @ 0.50% of loan amount Min.Rs.250/- and Max.Rs.1000/-</td></tr>
</table>

7. **(a) (i) Star Vehicle Loan for individuals**

Four Wheelers / Super Bikes (Above Rs.5.00 Lakhs)

CIBIL Personal Score	RATE OF INTEREST (Fixed for a period of 5 years)	
	Salaried	**Self Employed**
CIBIL-Personal Score 825 and above	10.65%	
Between 800 & 824	10.65%	
Between 760 & 799	10.65%	
Between 725 & 759	10.75%	
Between 675 & 724	10.85%	
Below 675	Salaried	Non-salaried
	12.05%	12.15%
Score of -1 and 0	10.95%	

	Salaried	Non-Salaried/ Non-Individuals
For Two Wheelers	12.40%	12.50%
For Second hand Vehicles	12.55%	12.65%

7 (b) (i) In case of entities other than individuals

External Rating AAA/AA	10.65%
External Rating A/BBB	10.65%
CMR-3 & Better	10.65%
CMR- 4 and CMR-5	10.75%
No CMR/CMR-6 onwards	11.40%
CMR will be reckoned, if external rating is not applicable	

I- **New Four Wheeler:** 0.25% of limit, Min. Rs. 2500/- Max. Rs. 10000/-

II-Two Wheeler/ Old Vehicle: 1.0% of Loan Amount Min. Rs. 1000/- Max. Rs. 5000/-.

In case of purchasing e-vehicles, 50% concession in applicable processing fee.

For Non-Individuals: Processing charge will be double that of applicable charges (including maximum ceiling) to individuals.

8. Star Education Loan:

A. Educational Loan as per IBA scheme

Up to Rs. 7.5 Lakhs covered under CGFSEL	12.35%
Above Rs. 7.50 Lakhs	12.15%

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.

No Processing Charges

B. Star Vidyalaxmi Scheme:

Institutes as per List A, List B, List C	10.65%
Institutes as per List D	11.15%
No other concessions will be applicable.	

No Processing Charges

C. Pradhan Mantri Kaushal Rin Yojana

12.15 %
1 % interest concession may be provided for loanees, if the interest is serviced during the **study period** and subsequent moratorium period prior to commencement of repayment. No concession will be available after commencement of repayment.

NIL

D. Star Progressive Education Loan:

For Others	12.35%
Kids of our Bank staff and their respective spouse	11.35%
0.50 % concession in rate of interest to loans sanctioned for the benefit of girl students.	

NIL

9. Star Loan Against Property

(a) For individuals:

CIBIL Personal Loan Score	Term Loan		
	Residential Property	Commercial/ Industrial Self occupied property	Commercial/ Industrial (Non Self- occupied property)
CIBIL-Personal Score of 760 and above	11.40%	11.90%	12.15%
CIBIL-Personal Score between 700 and 759	11.90%	12.40%	12.65%
CIBIL-Personal Score below 700 (**Only for Review)**	13.65%		
CIBIL-Personal Score of -1 & 0	12.15	12.65	12.90%

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

For Loan (Repayable by installments)
One time @ 1% of sanctioned loan amount Min. Rs.10000/- and Max. Rs.100000/-.

For Mortgage OD (Reducible)
1% of the Sanctioned limit min.Rs.10,000/- and Max. Rs.100000/- for 1st year at the time of original sanction.

0.25% of the Reviewed limit min.Rs.2,500/- & Max. Rs.40000/- for subsequent years.

Mortgage fees:-

Limit upto Rs.10.00 lacs	Rs.5000/-
Limit exceeding Rs.10.00 lacs & upto 1oo lakhs	Rs.10000/-
Loans over Rs.100 lakhs upto Rs.500 lakhs	Rs.20000/ -
Limit exceeding Rs. 500.00 lakh	Rs. 30000/-

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

Term Loan	12.65%
OD reducible	12.90%
OD Non-Reducible	13.15%

13. STAR MITRA PERSONAL LOAN SCHEME:

11.95%

Waived

14. STAR REVERSE MORTGAGE LOAN SCHEME

13.25%

One time 0.25 % of the sanction limit. Minimum Rs. 1500/- and Maximum Rs. 10000/-.

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 lakhs. 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 lakhs. 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.	Rs.100/- for creation and for any subsequent modification of security interest for a loan above Rs.5 lakhs. 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	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.