

RETAIL LOANS – INTEREST RATES /PROCESSING CHARGES

W.E.F. 17-02-2025

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 9.10% w.e.f. 07.02.2025 BSD is applicable from 17.02.2025 to 31.03.2025		Processing charges																																	
1 (A) (i) Star Home Loan/Star Smart Home Loan/ Star Diamond Home Loan		I- Individuals: 0.35% of loan amt. Min Rs.3500/- & Max. Rs. 30000/- II-Star Diamond Home Loan: Rs. 60000/- 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.																																	
	<table border="1"><thead><tr><th></th><th>Salaried</th><th>Non-salaried</th></tr></thead><tbody><tr><td>CIBIL-Personal Score of 825 and above</td><td>RBLR + CRP 0.00% less BSD 0.80% presently 8.30%</td><td></td></tr><tr><td>CIBIL-Personal Score between 800 to 824</td><td>RBLR + CRP 0.00% less BSD 0.70% presently 8.40%</td><td></td></tr><tr><td>CIBIL-Personal Score between 760 and 799</td><td>RBLR + CRP 0.00% less BSD 0.50% presently 8.60%</td><td></td></tr><tr><td>CIBIL-Personal Score between 725 and 759</td><td>RBLR + CRP 0.10% less BSD 0.50% presently 8.70%</td><td></td></tr><tr><td>CIBIL-Personal Score between 675 and 724</td><td colspan="2">No BSD RBLR + CRP 0.20% presently 9.30%</td></tr><tr><td rowspan="4">CIBIL-Personal Score below 675</td><td colspan="2">No BSD</td></tr><tr><td colspan="2">Women Beneficiary</td></tr><tr><td>Salaried RBLR + 1.30 % presently 10.40%</td><td>Non-Salaried RBLR + 1.45% presently 10.55%</td></tr><tr><td colspan="2">(For Others)</td></tr><tr><td></td><td>RBLR + 1.35% presently 10.45%</td><td>RBLR +1.50% presently 10.60%</td></tr><tr><td>CIBIL-Personal Score of -1 and 0</td><td colspan="2">RBLR + CRP 0.30% less BSD 0.60% presently 8.80%</td></tr></tbody></table>			Salaried	Non-salaried	CIBIL-Personal Score of 825 and above	RBLR + CRP 0.00% less BSD 0.80% presently 8.30%		CIBIL-Personal Score between 800 to 824	RBLR + CRP 0.00% less BSD 0.70% presently 8.40%		CIBIL-Personal Score between 760 and 799	RBLR + CRP 0.00% less BSD 0.50% presently 8.60%		CIBIL-Personal Score between 725 and 759	RBLR + CRP 0.10% less BSD 0.50% presently 8.70%		CIBIL-Personal Score between 675 and 724	No BSD RBLR + CRP 0.20% presently 9.30%		CIBIL-Personal Score below 675	No BSD		Women Beneficiary		Salaried RBLR + 1.30 % presently 10.40%	Non-Salaried RBLR + 1.45% presently 10.55%	(For Others)			RBLR + 1.35% presently 10.45%	RBLR +1.50% presently 10.60%	CIBIL-Personal Score of -1 and 0	RBLR + CRP 0.30% less BSD 0.60% presently 8.80%	
	Salaried		Non-salaried																																
CIBIL-Personal Score of 825 and above	RBLR + CRP 0.00% less BSD 0.80% presently 8.30%																																		
CIBIL-Personal Score between 800 to 824	RBLR + CRP 0.00% less BSD 0.70% presently 8.40%																																		
CIBIL-Personal Score between 760 and 799	RBLR + CRP 0.00% less BSD 0.50% presently 8.60%																																		
CIBIL-Personal Score between 725 and 759	RBLR + CRP 0.10% less BSD 0.50% presently 8.70%																																		
CIBIL-Personal Score between 675 and 724	No BSD RBLR + CRP 0.20% presently 9.30%																																		
CIBIL-Personal Score below 675	No BSD																																		
	Women Beneficiary																																		
	Salaried RBLR + 1.30 % presently 10.40%	Non-Salaried RBLR + 1.45% presently 10.55%																																	
	(For Others)																																		
	RBLR + 1.35% presently 10.45%	RBLR +1.50% presently 10.60%																																	
CIBIL-Personal Score of -1 and 0	RBLR + CRP 0.30% less BSD 0.60% 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																																			
<table border="1"><thead><tr><th colspan="2">REPO Linked</th></tr></thead><tbody><tr><td>For Star Pravasi (Women Beneficiary)</td><td>RBLR + CRP 0.00% less BSD 0.50% presently 8.60%</td></tr><tr><td>For others</td><td>RBLR + CRP 0.10% less BSD 0.50% presently 8.70%</td></tr></tbody></table>		REPO Linked		For Star Pravasi (Women Beneficiary)	RBLR + CRP 0.00% less BSD 0.50% presently 8.60%	For others	RBLR + CRP 0.10% less BSD 0.50% presently 8.70%																												
REPO Linked																																			
For Star Pravasi (Women Beneficiary)	RBLR + CRP 0.00% less BSD 0.50% presently 8.60%																																		
For others	RBLR + CRP 0.10% less BSD 0.50% presently 8.70%																																		

<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 8.25% 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 1062 658"> <tr> <td>Salaried/Pensioner</td> <td><u>RBLR+2.50%=11.60%</u></td> </tr> <tr> <td>For Others</td> <td><u>RBLR+3.50%=12.60%</u></td> </tr> </table>	Salaried/Pensioner	<u>RBLR+2.50%=11.60%</u>	For Others	<u>RBLR+3.50%=12.60%</u>	<p>One time @ 1.00% of loan amount Min.Rs.2500/- and Max.Rs.15000/-</p>					
Salaried/Pensioner	<u>RBLR+2.50%=11.60%</u>									
For Others	<u>RBLR+3.50%=12.60%</u>									
<p>4. Star Personal Loan Scheme</p> <table border="1" data-bbox="212 730 1118 994"> <tr> <td>1. Fully Secured</td> <td>RBLR + 4.50% = 13.60%</td> </tr> <tr> <td>2. Clean/Unsecured</td> <td>RBLR + 5.50% = 14.60%</td> </tr> <tr> <td>For Senior Citizens aged 60 years and above & for loans up to Rs. 50000/-</td> <td>RBLR + 3.50% = 12.60%</td> </tr> <tr> <td>3. Financing Secured under tie-up arrangements</td> <td>RBLR + 4.50% = 13.60%</td> </tr> </table>	1. Fully Secured	RBLR + 4.50% = 13.60%	2. Clean/Unsecured	RBLR + 5.50% = 14.60%	For Senior Citizens aged 60 years and above & for loans up to Rs. 50000/-	RBLR + 3.50% = 12.60%	3. Financing Secured under tie-up arrangements	RBLR + 4.50% = 13.60%	<table border="1" data-bbox="1161 748 1490 913"> <tr> <td>One time @ 1.00% of loan amount Min.Rs.2500/- and Max.Rs.15000/-</td> </tr> </table> <p>Senior Citizen (60 years & above) No Processing Charges</p>	One time @ 1.00% of loan amount Min.Rs.2500/- and Max.Rs.15000/-
1. Fully Secured	RBLR + 4.50% = 13.60%									
2. Clean/Unsecured	RBLR + 5.50% = 14.60%									
For Senior Citizens aged 60 years and above & for loans up to Rs. 50000/-	RBLR + 3.50% = 12.60%									
3. Financing Secured under tie-up arrangements	RBLR + 4.50% = 13.60%									
One time @ 1.00% of loan amount Min.Rs.2500/- and Max.Rs.15000/-										
<p>5. BOI Star Roof Top Solar Panel Finance</p> <table border="1" data-bbox="212 1178 1102 1659"> <tr> <td>1. For Individuals</td> <td>For Loan amount up to Rs. 2.00 lakh : RBLR – 2.35% presently 6.75% p.a. For Loan amount above Rs. 2.00 lakh: At RBLR, presently 9.10% p.a.</td> </tr> <tr> <td>2. For Registered group housing societies/residential welfare associations</td> <td>RBLR + CRP 2.50% presently 11.60% p.a.</td> </tr> </table>	1. For Individuals	For Loan amount up to Rs. 2.00 lakh : RBLR – 2.35% presently 6.75% p.a. For Loan amount above Rs. 2.00 lakh: At RBLR, presently 9.10% p.a.	2. For Registered group housing societies/residential welfare associations	RBLR + CRP 2.50% presently 11.60% p.a.	<p>NIL</p>					
1. For Individuals	For Loan amount up to Rs. 2.00 lakh : RBLR – 2.35% presently 6.75% p.a. For Loan amount above Rs. 2.00 lakh: At RBLR, presently 9.10% p.a.									
2. For Registered group housing societies/residential welfare associations	RBLR + CRP 2.50% presently 11.60% p.a.									
<p>6. Star Pensioner Loan Scheme</p> <table border="1" data-bbox="212 1821 1019 1971"> <tr> <td>Fully Secured/clean/unsecured as per Star Pensioner Loan Scheme</td> <td>RBLR + 2.50% = 11.60%</td> </tr> </table>	Fully Secured/clean/unsecured as per Star Pensioner Loan Scheme	RBLR + 2.50% = 11.60%	<p>Senior Citizen (60 years & above) No Processing Charges, For others :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% = 11.60%									

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 0.35% presently 8.75%	
Between 800 & 824/ A Rated	RBLR + CRP 0.00% Less BSD 0.25% presently 8.85%	
Between 760 & 799/ BBB Rated	RBLR + CRP 0.00% Less BSD 0.25% presently 8.85%	
Between 725 & 759	RBLR + CRP 0.10% Less BSD 0.25% = 8.95%	
Below BBB Rated	No BSD RBLR + CRP 0.10% = 9.20%	
Between 675 & 724	No BSD RBLR + CRP 0.20% = 9.30%	
Below 675	No BSD	
	Salaried RBLR + CRP 1.40% presently 10.50%	Non-salaried RBLR + CRP 1.50% presently 10.60%
Score of -1 and 0	RBLR + CRP 0.30% Less BSD 0.35% Presently 9.05%	

	Salaried	Non-Salaried/Non-Individuals
For Two Wheelers	RBLR + 1.75% presently 10.85%	RBLR + 1.85% presently 10.95%
For Second hand Vehicles	RBLR + 1.90% presently 11.00%	RBLR + 2.00% presently 11.10%

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

CMR-3 & Better	RBLR 9.10%+CRP 0.00% Less BSD 0.25% presently 8.85%
CMR-4 & CMR-5	RBLR 9.10%+CRP 0.10% Less BSD 0.25% presently 8.95%
CMR-6 onwards and No CMR	No BSD RBLR 9.35% + CRP 0.75% presently 9.85%

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. i. Star Education Loan :

A. Educational Loan as per IBA scheme

Up to Rs. 7.50 Lakhs covered under CGFSEL	RBLR + 1.70% presently 10.80%
Above Rs. 7.50 Lakhs	RBLR + 1.50% presently 10.60%
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 Vidyalaxmi Scheme :

Institutes as per List A	RBLR+CRP 0.00% Less BSD 0.85% presently 8.25% p.a.
Institutes as per List B	RBLR+CRP 0.00% Less BSD 0.35% presently 8.75% p.a
Institutes as per List C	@RBLR Presently 9.10% p.a.
Institutes as per List D	RBLR+CRP 0.50% presently 9.60 % p.a
No other concessions will be applicable.	

C. Pradhan Mantri Kaushal Rin Yojana

RBLR + 1.50 presently 10.60%
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:

For Others	RBLR + CRP of 1.70% presently 10.80 %
Kids of our Bank staff and their respective spouse	RBLR + CRP of 0.70% presently 9.80 %
0.50 % concession in rate of interest to loans sanctioned for the benefit of girl students.	

For Study in India –
No Processing Charges

For Study abroad: Rs. 10,000/-
(For loan limit up to Rs. 20.00 lakh, processing charges excluding GST to be refunded once actual loan is availed)

NIL

NIL

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 9.85%	RBLR + 1.25% presently 10.35%	RBLR + 1.50% presently 10.60%
CIBIL-Personal Score between 700 and 759	RBLR + 1.25% presently 10.35%	RBLR + 1.75% presently 10.85%	RBLR + 2.00% presently 11.10%
CIBIL-Personal Score below 700 (only for Review)	RBLR + 3.00% presently 12.10%		
CIBIL-Personal Score of -1 & 0	RBLR + 1.50% presently 10.60%	RBLR + 2.00% presently 11.10%	RBLR + 2.25% presently 11.35%

- 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 11.10 %
OD reducible	RBLR + 2.25% presently 11.35 %
OD Non-Reducible	RBLR + 2.50% presently 11.60 %

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 100 lakhs	Rs.10000/-
Loans over Rs.100 lakhs upto Rs.500 lakhs	Rs.20000/ -
Limit exceeding Rs. 500.00 lakh	Rs. 30000/-

10. Star IPO

Up to 60 days	RBLR + 3.25% = 12.35%
Over 60 days	RBLR + 4.50% = 13.60%

1.00% of limit sanctioned min. Rs. 1000/- and max. Rs. 5000/- per account at the time of sanction and at annual review

12. Earnest Money Deposit Scheme

Short Term (below 12 months)	RBLR = 9.10%
Long Term (12 months and above)	RBLR + 5.00% = 14.10%

One time Rs.500/- per application

13. STAR MITRA PERSONAL LOAN SCHEME:

RBLR + 1.30% = 10.40%

Waived

14. STAR REVERSE MORTGAGE LOAN SCHEME

RBLR + 2.60% = 11.70%

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 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 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/-

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.

