

RETAIL LOANS – INTEREST RATES /PROCESSING CHARGES

W.E.F. 01.07.2025

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 8.35% w.e.f. 06.06.2025 BSD is applicable from 01.07.2025		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.																		
	<table><tr><th>Salaried</th><th>Non-salaried</th></tr><tr><td>CIBIL-Personal Score 840 and above</td><td>RBLR + CRP 0.00% less BSD 1.00% presently 7.35%</td></tr><tr><td>CIBIL-Personal Score between 825 and 839</td><td>RBLR + CRP 0.00% less BSD 0.85% presently 7.50%</td></tr><tr><td>CIBIL-Personal Score between 800 to 824</td><td>RBLR + CRP 0.00% less BSD 0.85% presently 7.50%</td></tr><tr><td>CIBIL-Personal Score between 760 and 799</td><td>RBLR + CRP 0.00% less BSD 0.70% presently 7.65%</td></tr><tr><td>CIBIL-Personal Score between 725 and 759</td><td>RBLR + CRP 0.10% less BSD 0.45% presently 8.00%</td></tr><tr><td>CIBIL-Personal Score between 675 and 724</td><td>RBLR + CRP 0.20% less BSD 0.05% presently 8.50%</td></tr><tr><td>CIBIL-Personal Score below 675</td><td>RBLR + CRP 1.75%, presently 10.10%</td></tr><tr><td>CIBIL-Personal Score of -1 and 0</td><td>RBLR + CRP 0.30% less BSD 0.65% presently 8.00%</td></tr></table>		Salaried	Non-salaried	CIBIL-Personal Score 840 and above	RBLR + CRP 0.00% less BSD 1.00% presently 7.35%	CIBIL-Personal Score between 825 and 839	RBLR + CRP 0.00% less BSD 0.85% presently 7.50%	CIBIL-Personal Score between 800 to 824	RBLR + CRP 0.00% less BSD 0.85% presently 7.50%	CIBIL-Personal Score between 760 and 799	RBLR + CRP 0.00% less BSD 0.70% presently 7.65%	CIBIL-Personal Score between 725 and 759	RBLR + CRP 0.10% less BSD 0.45% presently 8.00%	CIBIL-Personal Score between 675 and 724	RBLR + CRP 0.20% less BSD 0.05% presently 8.50%	CIBIL-Personal Score below 675	RBLR + CRP 1.75%, presently 10.10%	CIBIL-Personal Score of -1 and 0	RBLR + CRP 0.30% less BSD 0.65% presently 8.00%
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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 including Women Beneficiary	RBLR + CRP 0.10 less BSD 0.70% presently 7.75%																			

<p>➤ Additional BSD of 0.10% is offered within BSD of 100 bps subject to minimum of 7.35%.</p> <ul style="list-style-type: none">• Home Loan takeover• Home Loan to Central / State Govt./ PSU Employees• Home Loan is covered under Credit Life <p>If applicant(s) is eligible under more than one of above category, additional BSD of maximum 0.10% to be offered.</p> <p>➤ 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.</p> <p>➤ CRE-RH-Home Loans will attract 0.50% additional rate of interest</p> <p>➤ During Review of the existing Home loan account, Business Strategy Discount as per above Table be offered, subject to maximum permitted BSD as given in the above Table.</p>												
<p>2. <u>Star Top Up Loan</u></p> <p>Rate of Interest applicable in respective Home Loan account plus premium of 0.50%</p>		<p>As applicable to Home Loan</p>										
<p>3.</p>	<p><u>Star Suvidha Express Personal Loan(SSEPL)</u></p> <table><tr><td>Salaried/Pensioner</td><td>RBLR+CRP 2.50%+BSP 0.25 presently 11.10%</td></tr><tr><td>For Others</td><td>RBLR+CRP 3.50%+BSP 0.25 presently 12.10%</td></tr></table>	Salaried/Pensioner	RBLR+CRP 2.50%+BSP 0.25 presently 11.10%	For Others	RBLR+CRP 3.50%+BSP 0.25 presently 12.10%	<p>One time @ 1.00% of loan amount Min.Rs.2500/- and Max.Rs.15000/-</p>						
Salaried/Pensioner	RBLR+CRP 2.50%+BSP 0.25 presently 11.10%											
For Others	RBLR+CRP 3.50%+BSP 0.25 presently 12.10%											
<p>4.</p>	<p><u>Star Personal Loan Scheme</u></p> <table><tr><td>Fully Secured</td><td>RBLR+CRP 4.50%+BSP 0.25% presently 13.10%</td></tr><tr><td>Clean/Unsecured</td><td>RBLR+CRP 5.50%+BSP 0.25% presently 14.10%</td></tr><tr><td>For Senior Citizens aged 60 years and above & for loans up to Rs. 50000/-</td><td>RBLR+CRP 3.50%+BSP 0.25% presently 12.10%</td></tr><tr><td>Financing Secured under tie-up arrangements</td><td>RBLR+CRP 4.50%+BSP 0.25% presently 13.10%</td></tr></table>	Fully Secured	RBLR+CRP 4.50%+BSP 0.25% presently 13.10%	Clean/Unsecured	RBLR+CRP 5.50%+BSP 0.25% presently 14.10%	For Senior Citizens aged 60 years and above & for loans up to Rs. 50000/-	RBLR+CRP 3.50%+BSP 0.25% presently 12.10%	Financing Secured under tie-up arrangements	RBLR+CRP 4.50%+BSP 0.25% presently 13.10%	<table><tr><td><p>One time @ 1.00% of loan amount Min.Rs.2500/- and Max.Rs.15000/-</p></td></tr><tr><td><p><u>Senior Citizen</u> (60 years & above) No Processing Charges</p></td></tr></table>	<p>One time @ 1.00% of loan amount Min.Rs.2500/- and Max.Rs.15000/-</p>	<p><u>Senior Citizen</u> (60 years & above) No Processing Charges</p>
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<p><u>Senior Citizen</u> (60 years & above) No Processing Charges</p>												

5.	<u>BOI Star Roof Top Solar Panel Finance</u> <table><tr><td>1. For Individuals</td><td>For Loan amount up to Rs. 2.00 lakh : RBLR – 2.35% Presently 6.00% p.a. For Loan amount above Rs. 2.00 lakh: At RBLR, presently 8.35% p.a.</td></tr><tr><td>2. For Registered group housing societies/residential welfare associations</td><td>RBLR + CRP 2.50% presently 10.85% p.a.</td></tr></table>	1. For Individuals	For Loan amount up to Rs. 2.00 lakh : RBLR – 2.35% Presently 6.00% p.a. For Loan amount above Rs. 2.00 lakh: At RBLR, presently 8.35% p.a.	2. For Registered group housing societies/residential welfare associations	RBLR + CRP 2.50% presently 10.85% p.a.	NIL
1. For Individuals	For Loan amount up to Rs. 2.00 lakh : RBLR – 2.35% Presently 6.00% p.a. For Loan amount above Rs. 2.00 lakh: At RBLR, presently 8.35% p.a.					
2. For Registered group housing societies/residential welfare associations	RBLR + CRP 2.50% presently 10.85% p.a.					
6.	<u>Star Pensioner Loan Scheme</u> <table><tr><td>Fully Secured/clean/unsecured as per Star Pensioner Loan Scheme</td><td>RBLR+CRP 2.50%+BSP 0.25% presently 11.10%</td></tr></table>	Fully Secured/clean/unsecured as per Star Pensioner Loan Scheme	RBLR+CRP 2.50%+BSP 0.25% presently 11.10%	<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/-		
Fully Secured/clean/unsecured as per Star Pensioner Loan Scheme	RBLR+CRP 2.50%+BSP 0.25% presently 11.10%					

7. (a) 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 8.00%	
Between 800 & 824/ A Rated	RBLR + CRP 0.00% less BSD 0.35% presently 8.00%	
Between 760 & 799/ BBB Rated	RBLR + CRP 0.00% less BSD 0.10% presently 8.25%	
Between 725 & 759	RBLR + CRP 0.35% less BSD 0.20% presently 8.50%	
Below BBB Rated	RBLR + CRP 0.35% less BSD 0.20% presently 8.50%	
Between 675 & 724	RBLR + CRP 0.45% presently 8.80%	
Below 675	RBLR + CRP 1.75% presently 10.10%	
Score of -1 and 0	RBLR + CRP 0.30% presently 8.65%	

For Two Wheelers	Salaried	Non-Salaried/Non-Individuals
	RBLR + 2.00% presently 10.35%	RBLR + 2.10% presently 10.45%
For Second hand Vehicles	RBLR + 2.15% presently 10.50%	RBLR + 2.25% presently 10.60%

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

CMR/Equifax-3 & Better	RBLR 8.35%+CRP 0.00% less BSD 0.15% presently 8.20%
CMR/Equifax-4 & 5	RBLR 8.35%+CRP 0.35% less BSD 0.20% presently 8.50%
CMR/Equifax- 6 onwards or No CMR / Equifax	RBLR 8.35%+CRP 1.00% presently 9.35%

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. 7.50 Lakhs covered under CGFSEL	RBLR + 1.70% presently 10.05%
Above Rs. 7.50 Lakhs	RBLR + 1.50% presently 9.85%
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 Vidyalaxmi Scheme :

Institutes as per List A and All IIT's/IIM's*	RBLR+CRP 0.00% Less BSD 0.85% presently 7.50% p.a.
Institutes as per List B	RBLR+CRP 0.00% Less BSD 0.50% presently 7.85% p.a
Institutes as per List C	@RBLR Presently 8.35 % p.a.
Institutes as per List D	RBLR+CRP 0.50% presently 8.85 % p.a
No other concessions will be applicable. *For studies in any IITs/ IIMs, ROI to be charged as applicable to Category A, even if they are categorized under other than A category of PM Vidyalaxmi loan.	

C. Pradhan Mantri Kaushal Rin Yojana

RBLR + 1.50 presently 9.85%
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:

For Others	RBLR + CRP of 1.70% presently 10.05 %
Kids of our Bank staff and their respective spouse	RBLR + CRP of 0.70% presently 9.05 %
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. <u>Star Loan Against Property</u>				For Loan (Repayable by installments)
(a) For individuals:				One time @ 1% of sanctioned loan amount Min. Rs.10000/- and Max. Rs.100000/-.
	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 9.10%	RBLR + 1.25% presently 9.60%	RBLR + 1.50% presently 9.85%	For Mortgage OD (Reducible)
CIBIL-Personal Score between 700 and 759	RBLR + 1.25% presently 9.60%	RBLR + 1.75% presently 10.10%	RBLR + 2.00% presently 10.35%	1% of the Sanctioned limit min.Rs.10,000/- and Max. Rs.100000/- for 1 st year at the time of original sanction.
CIBIL-Personal Score below 700 (<u>only for Review</u>)	RBLR + 3.00% presently 11.35%			
CIBIL-Personal Score of -1 & 0	RBLR + 1.50% presently 9.85%	RBLR + 2.00% presently 10.35%	RBLR + 2.25% presently 10.60%	0.25% of the Reviewed limit min.Rs.2,500/- & Max. Rs.40000/- <u>for subsequent years.</u>
<ul style="list-style-type: none">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: (<u>Only Review</u>)				Mortgage fees:-
Term Loan		RBLR + 2.00% presently 10.35 %		Limit upto Rs.10.00 lacs Rs.5000/-
OD reducible		RBLR + 2.25% presently 10.60 %		Limit exceeding Rs.10.00 lacs & upto 100 lakhs Rs.10000/-
OD Non-Reducible		RBLR + 2.50% presently 10.85 %		Loans over Rs.100 lakhs upto Rs.500 lakhs Rs.20000/-
				Limit exceeding Rs. 500.00 lakh Rs. 30000/-
10. <u>Star IPO</u>				1.00% of limit sanctioned min. Rs. 1000/- and max. Rs. 5000/- per account at the time of sanction and at annual review
Up to 60 days		RBLR + 3.25% presently 11.60%		
Over 60 days		RBLR + 4.50% presently 12.85%		
12. <u>Earnest Money Deposit Scheme</u>				One time Rs.500/- per application
Short Term (below 12 months)		RBLR presently 8.35%		
Long Term (12 months and above)		RBLR + 5.00% presently 13.35%		
13. <u>STAR MITRA PERSONAL LOAN SCHEME:</u>				Waived
RBLR + 1.30% presently 9.65%				
14. <u>STAR REVERSE MORTGAGE LOAN SCHEME</u>				One time 0.25 % of the sanction limit. Minimum Rs. 1500/- and Maximum Rs. 10000/-
RBLR + 2.60% presently 10.95%				

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.