

Service Charges (Excluding GST)

Sr. No.	Item	Charges	Revised Service Charges (w.e.f. 01.02.2025)						
1.	Home Loan & it's all variants including Top-up Loan	Processing Charge	0.35% of Loan Amount Min. Rs.3500/- Max. Rs.30,000/- For Star Diamond Loan: PPC is Rs.60000.00/- irrespective of loan amount.						
1.a		Pre-payment Charges for floating rate Loans.	NIL						
1.b		Pre-payment Charges for fixed Rate Loans	NIL						
1.c		Fore Closure Charges for fixed Rate Loans (including Takeover of Fixed rate loans)	Fore closure charges as under shall be applicable in respect of all retail loans under fixed rate option. Borrower's own source: Nil Take over: 2.00% p.a. on the highest outstanding loan amount in last 90 days.						
1.d		Conversion Charges (including Switch over from Floating ROI to Fixed ROI and Vice Versa)	0.10% on Loan outstanding amount + undisbursed portion, if any. Minimum Rs.15000/- Maximum Rs.50000/-						
2.	Star Loan Against Property	Processing Charges	<table border="1"> <tr> <td>TL</td> <td>One time @ 1% of Loan amount Min. Rs.10,000/- Max. Rs.1,00,000/-</td> </tr> <tr> <td>OD (Reducible)</td> <td>1% of the Sanctioned limit Min. Rs.10,000/- Max. Rs.1,00,000/- During Review: 0.25% of the Reviewed limit Min. Rs.2,500/- Max. Rs.40,000/-</td> </tr> <tr> <td>OD (Not reducible— Only Review)</td> <td>0.50% of the Reviewed limit Min. Rs.10,000/- Max. Rs.75,000/- on annual basis.</td> </tr> </table>	TL	One time @ 1% of Loan amount Min. Rs.10,000/- Max. Rs.1,00,000/-	OD (Reducible)	1% of the Sanctioned limit Min. Rs.10,000/- Max. Rs.1,00,000/- During Review: 0.25% of the Reviewed limit Min. Rs.2,500/- Max. Rs.40,000/-	OD (Not reducible— Only Review)	0.50% of the Reviewed limit Min. Rs.10,000/- Max. Rs.75,000/- on annual basis.
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2.a	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 Cr</td> <td>Rs.10,000/-</td> </tr> <tr> <td>Mortgage Loans over Rs.1.00 Cr up to Rs.5.00 Cr.</td> <td>Rs.20,000/-</td> </tr> <tr> <td>Limit exceeding Rs.5.00 Cr</td> <td>Rs.30,000/-</td> </tr> </table>	Limit up to Rs.10 lakhs	Rs.5,000/-	Limits exceeding Rs.10 lakhs & up to Rs.1 Cr	Rs.10,000/-	Mortgage Loans over Rs.1.00 Cr up to Rs.5.00 Cr.	Rs.20,000/-	Limit exceeding Rs.5.00 Cr	Rs.30,000/-
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Mortgage Loans over Rs.1.00 Cr up to Rs.5.00 Cr.	Rs.20,000/-										
Limit exceeding Rs.5.00 Cr	Rs.30,000/-										
3.	Star Personal Loan, & all variants including Star Suvidha Express Personal Loan (SSEPL)	Processing Charges	<table border="1"> <tr> <td>One time @ 1.00% of loan amount Minimum: Rs.2500/- Maximum:Rs.15,000/-</td> </tr> <tr> <td>No processing charges for Senior Citizen (60 years & above)</td> </tr> </table>	One time @ 1.00% of loan amount Minimum: Rs.2500/- Maximum:Rs.15,000/-	No processing charges for Senior Citizen (60 years & above)						
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4.	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>								
5.	Star Vehicle Loan	Processing Charges	<p>For Individuals –</p> <table border="1"> <tr> <td>For New Four Wheeler Loan</td> <td>0.25% of limit, Min. Rs.2500/-, Max. Rs.10000/-</td> </tr> <tr> <td>For New Two wheeler/2nd hand vehicles (both 2/4 wheeler)</td> <td>1% of loan amount Min.Rs.1000/- Max.Rs.5,000/-.</td> </tr> </table> <p>In case of Purchasing e-Vehicles, 50% concession in applicable processing fee.</p> <p>No processing charges for Senior citizens, retired employees of the Bank and pensioners drawing pension from our Bank.</p> <p>For Non-Individuals Processing charges will be double that of applicable charges (including maximum ceiling) to individuals.</p>	For New Four Wheeler Loan	0.25% of limit, Min. Rs.2500/-, Max. Rs.10000/-	For New Two wheeler/2nd hand vehicles (both 2/4 wheeler)	1% of loan amount Min.Rs.1000/- Max.Rs.5,000/-.				
For New Four Wheeler Loan	0.25% of limit, Min. Rs.2500/-, Max. Rs.10000/-										
For New Two wheeler/2nd hand vehicles (both 2/4 wheeler)	1% of loan amount Min.Rs.1000/- Max.Rs.5,000/-.										
6.	Star Education Loan	Processing charges	<p>a) No Processing charges – for study in India.</p> <p>b) For study abroad: Processing charges Rs.10,000/- (For loan limit up to Rs.20.00 Lakh, processing charges excluding GST to be refunded once actual loan is availed)</p> <p>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>								



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Sr. No.	Item	Charges	Revised Service Charges (w.e.f. 01.02.2025)								
			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.								
7.	Doctor Plus	Processing charges	50% concession in charges as applicable to members of public for Personal Loan and Vehicle loan.								
8.	EMD Scheme	Processing charges	One time Rs.500 per application.								
9.	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.								
11.	Penal Charges (On the basis of non-capitalization)		As mentioned in Annexure V SL No 14 of Service charges on Corporate Credit.								
12	Return of NACH / ECS / e-NACH/ Standing Instruction Failure of Instalment Charges		<table border="1"> <thead> <tr> <th>Sanction Limit</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Up to 25000</td> <td>Nil</td> </tr> <tr> <td>>25000 ≤ 1000000</td> <td>₹250</td> </tr> <tr> <td>>1000000</td> <td>₹500</td> </tr> </tbody> </table>	Sanction Limit	Charges	Up to 25000	Nil	>25000 ≤ 1000000	₹250	>1000000	₹500
Sanction Limit	Charges										
Up to 25000	Nil										
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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.



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CERSAI registration Charges

(Annexure-X)

Fee Chargeable as specified in the Table under rule 7

(All the charges are excluding GST)

Serial 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	Sub-rule (2), (2A),	Form II	NIL



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	filed under sub-rule (2) and (2A) to (2D) of rule 4	(2B), (2C), (2D) of rule 4.		
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/-
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

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/-

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.

