

The Rate of Interest on Home Loans and Vehicle Loans will be based on CIBIL Score.

**FESTIVE OFFER: PROCESSING CHARGES WAIVED TIL 31.12.2019 FOR INDIVIDUALS.**

Details are as under:

**A. Effective Rate of Interest on Home Loan: MCLR (irrespective of loan amount) RBLR (for loan amount of Rs. 30.00 lakhs and above) for individuals only (spread is from 0.10% to 1.00%)**

**ANNEXURE-I**

	<b>Existing MCLR linked (Star Home Loan) <u>Irrespective of loan amount and for individuals only</u> (Spread is from 0.10% to 1.00%) (present one year MCLR is 8.35%)</b>		<b>Proposed REPO Linked (Star Home Loan) <u>For loan amount of Rs. 30.00 Lakhs and above &amp; for individuals only</u> (Spread is from 0.10% to 1.00%) (present REPO + Mark Up is 8.25%)</b>	
	<b><u>Salaried</u></b>	<b><u>Self Employed</u></b>	<b><u>Salaried</u></b>	<b><u>Self Employed</u></b>
	CIBIL-Personal Score of 760 and above	1 Year MCLR +0.10% i. e 8.45%	1 Year MCLR +0.10% i.e. e 8.45%	REPO + Mark-Up + CRP i.e. 5.40% + 2.85% +0.10%=8.35%
	1 Year MCLR +0.25% for women i. e 8.60%	1 Year MCLR +0.35% for women i.e. 8.70%	REPO + Mark-Up + CRP i.e. 5.40% + 2.85% +0.25% =8.50%	REPO + Mark-Up + CRP i.e. 5.40% + 2.85% +0.50%=8.60%

CIBIL-Personal Score between 725 to 759	1 Year MCLR +0.30% for others i. e 8.65%	1 Year MCLR +0.40% for others i.e. 8.75%	REPO + Mark-Up + CRP i.e. 5.40% + 2.85% + 0.30% =8.55%	REPO + Mark-Up + CRP i.e. 5.40% + 2.85% +0.40%=8.65%
CIBIL-Personal Score between 675 and 724	1 Year MCLR +0.35% for women i. e 8.70% <b>(With delegation to ZLCC/RBC Head for an additional concession of 10 Bps under this bracket)</b>	1 Year MCLR +0.95% for women i.e. 9.30% <b>(With delegation to ZLCC/RBC Head for an additional concession of 10 Bps under this bracket)</b>	REPO + Mark-Up + CRP i.e. 5.40% + 2.85% +0.35% =8.60% <b>(With delegation to ZLCC/RBC Head for an additional concession of 10 Bps under this bracket)</b>	REPO + Mark-Up + CRP i.e. 5.40% + 2.85% +0.95%=9.20% <b>(With delegation to ZLCC/RBC Head for an additional concession of 10 Bps under this bracket)</b>
	1 Year MCLR +0.40% for others i.e. 8.75%  <b>(With delegation to ZLCC/RBC Head for an additional concession of 10 Bps under this bracket)</b>	1 Year MCLR +1.00% for others i.e. 9.35%  <b>(With delegation to ZLCC/RBC Head for an additional concession of 10 Bps under this bracket)</b>	REPO + Mark-Up + CRP i.e. 5.40% + 2.85% +0.40%=8.65% <b>(With delegation to ZLCC/RBC Head for an additional concession of 10 Bps under this bracket)</b>	REPO + Mark-Up + CRP i.e. 5.40% + 2.85% +1.00%=9.25% <b>(With delegation to ZLCC/RBC Head for an additional concession of 10 Bps under this bracket)</b>
CIBIL-Personal Score of -1 and 0	1 Year MCLR +0.25% for women i.e. 8.60%	1 Year MCLR +0.35% for women i.e. 8.70% <b>(Sanctioning in this bracket will be at the next higher authority i.e. one level above usual sanctioning authority)</b>	REPO + Mark-Up + CRP i.e. 5.40% + 2.85% +0.25% =8.50%	REPO + Mark-Up + CRP i.e. 5.40% + 2.85% + 0.35% =8.60% <b>(Sanctioning in this bracket will be at the next higher authority i.e. one level above usual sanctioning authority)</b>

	1 Year MCLR +0.30% for others i.e. 8.65%	1 Year MCLR +0.40% for others i.e. 8.75% <b>(Sanctioning in this bracket will be at the next higher authority i.e one level above usual sanctioning authority)</b>	REPO + Mark-Up + CRP i.e. 5.40% + 2.85% +0.30% =8.55%	REPO + Mark-Up + CRP i.e. 5.40% + 2.85% +0.40%=8.65% <b>(Sanctioning in this bracket will be at the next higher authority i.e. one level above usual sanctioning authority)</b>
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- In case of joint/ multiple borrowers, CIBIL Personal Score of the borrower or co-borrower/s (either/both/all are not having score of -1/0) having highest score should be considered for deciding the pricing, delegation and acceptability of the proposition.
- In case of one borrower having CIBIL Personal Score of -1/0 with another having CIBIL Personal Score above 725, pricing, delegation and acceptability of the proposition shall be decided on the basis of borrower having CIBIL Personal Score of 725 and above.
- In case of one borrower having CIBIL Personal Loan Score of -1/0 with another having CIBIL Personal Score below 725, pricing, delegation and acceptability of the proposition shall be decided on the basis of borrower having CIBIL Personal Score of -1/0.
- CRE-RH-Home Loans will attract 0.50% additional rate of interest as usual.
- PMAY Loans and Star Pravasi Home Loans are outside the ambit of CIBIL linked pricing/delegations.

**B. Rate of Interest on Vehicle Loans:-**

	<b>Existing MCLR linked (Star Vehicle Loan) <u>Irrespective of loan amount and for individuals only</u> Spread is from 0.60% to 1.20%</b>		<b>Proposed REPO Linked (Star Vehicle Loan) <u>For loan amount of Rs. 7.50 Lakhs and above &amp; for individuals only.</u> Spread is from 0.60% to 1.20%</b>	
	<b>(present one year MCLR is 8.35%)</b>		<b>(present REPO + Mark Up is 8.25%)</b>	
	<b><u>Salaried</u></b>	<b><u>Self Employed</u></b>	<b><u>Salaried</u></b>	<b><u>Self Employed</u></b>
CIBIL- Personal Score of 760 and above	1 Year MCLR +0.60% i.e. 8.95%	1 Year MCLR +0.70% i.e. 9.05%	REPO + Mark-Up + CRP i.e. 5.40% + 2.85% + 0.60% =8.85%	REPO + Mark-Up + CRP i.e. 5.40% + 2.85% + 0.70% =8.95%
CIBIL- Personal Score between 725 and 759	1 Year MCLR +0.85% i.e. 9.20%	1 Year MCLR +0.95% i.e. 9.30%	REPO + Mark-Up + CRP i.e. 5.40% + 2.85% + 0.85% =9.10%	REPO + Mark-Up + CRP i.e. 5.40% + 2.85% + 0.95% =9.20%
CIBIL- Personal Score between 675 and 724	1 Year MCLR +0.90% i.e. 9.25%	1 Year MCLR +1.00% i.e. 9.35%	REPO + Mark-Up + CRP i.e. 5.40% + 2.85% +0.90% =9.15%	REPO + Mark-Up + CRP i.e. 5.40% + 2.85% + 1.00% =9.25%
CIBIL- Personal Score of -1 & 0	1 Year MCLR +1.00% i.e. 9.35%	1 Year MCLR +1.20% i.e. 9.55%	REPO + Mark-Up + CRP i.e. 5.40% + 2.85% + 1.00% =9.25%	REPO + Mark-Up + CRP i.e. 5.40% + 2.85% + 1.20% =9.45%

- In case of join/ multiple borrowers, CIBIL Personal Score of the borrower or co-borrower (either or both are not having score of -1/0) having highest should be considered for deciding the pricing.
- In case of one borrower having CIBIL Personal Score of -1/0 with another having Personal Score above 675, pricing, delegation and acceptability of the proposition shall be decided on the basis borrower having CIBIL Personal Score of 675 and above.
- In case of one borrower having CIBIL Personal Score of -1/0 with another having Personal Score below 675, pricing, delegation and acceptability of the proposition shall be decided on the basis of borrower having CIBIL Personal Score of -1/0.