

SCHEDULE OF CHARGES – GOLD LOAN (Last Updated October'2024)

Particulars	Charges (RS.)
Loan Processing Fee	Maximum of 2% of the Loan Amount
Penal Charges	36% per annum on Total Overdue Amount
EMI Bounce Charges	Rs.500/- (For Each Bounced Instrument)
Notice Charges	RS.50/- Per Notice
Custodian Charges	3% per annum (Sanctioned Loan Amount)
Stamp Duty Charges	Rs. 200/- per loan account (Subject to changes on Statutory/ Legislative requirement at State level).
Foreclosure Charges ****	2% of the Outstanding principal – Up to 90 days 1 % of the Outstanding principal – Between 90 days to 180 days Nil Charges – Above 180 days
Pre Part-payment Charges	Maximum 2% of the pre-paid amount
Gold Loan – Overdraft Un-Utilization Charges	Maximum 2% of the Sanctioned Amount (Applicable only for Gold Loan Overdraft)
Loan Re-scheduling Charges	Rs. 500/- for every loan schedule
Auction Advertisement	Actuals, basis the Newsprint Publications
Auction Charges	Rs. 150/- per loan account
Appraiser Charges	Not exceeding Rs. 799/- per loan account
<p>* Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees.</p> <p>** All charges are subject to change based on scheme and tenure & Statutory requirement.</p> <p>*** Other Charges: Credit Score application charges for Rs. 3 Lakhs and above loans.</p> <p>****Foreclosure Charges effected since April 2023.</p>	