



The below Schedule of Charges are applicable with effect from 01<sup>st</sup> July 2024

<b>SCHEDULE OF CHARGES – GOLD LOAN</b>	
<b>Particulars</b>	<b>Charges (RS.)</b>
Loan Processing Fee	1% to 2% of loan amount
Penal Charges	36% per annum on <b>Total Overdue Amount</b>
EMI Bounce Charges	Rs.500/- ( <b>For Each Bounced Instrument</b> )
Notice Charges	RS.50/- Per Notice
Custodian Charges	3% per annum ( <b>Sanctioned Loan Amount</b> )
Stamp Duty Charges	0.1% to 0.2% of Loan Amount (As per prevailing stamp duty of respective State Stamp and Registration Act)
Foreclosure Charges	2 % of the Outstanding principle for Less than 90 Days 1% of the Outstanding principle between 91 Days to 180 Days NIL charges above 180 Days
Other Charges (Appraiser Charges)	NA
<p><b>* Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees</b></p> <p><b>** All charges are subject to change based on scheme and tenure</b></p>	