

SCHEDULE OF CHARGES – GOLD LOAN (Effective 15th January 2025)

PARTICULARS	CHARGES (RS.)	
Loan Processing Fee	Maximum of 2% of the Loan Amount	
Penal Charges	Bullet	EMI/ Interest only/ OD Scheme
	Penal charges will be equal to 36% per annum on the overdue amount	Penal charges not exceeding 36% per annum on the overdue amount, from the due date until the actual payment date plus applicable taxes or other statutory levies, if any.
EMI Bounce Charges	Rs.500/- (For Each Bounced Instrument)	
Notice Charges	RS.50/- Per Notice	
Custodian Charges	36% 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	Up to 2% of the Outstanding principal	
Pre Part-payment Charges	Maximum 2% of the pre-paid amount	
Commitment Fee	Upto 2% on the sanction amount if the monthly utilization is less than 50% of the sanction limit and will be charged on quarterly basis	
Loan Re-scheduling Charges	Rs. 500/- for every loan schedule	
Auction Advertisement	Actuals	
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># The above SOC is applicable for Gold Loan / Gold Loan OD</p>		