

Gold Loan – Schedule of Charges

Nature of Charges	Amount to be paid
Processing Fee	Up to 1% of Loan amount
Valuation charges	INR 500 for loan up to INR 2 lakh and INR 750 for loan over and above INR 2 lakh
Charges for late payment of loan amount	2% on total overdue amount (P+I) plus GST or 100 + GST whichever is higher
Stamp duty and other statutory charges	As per applicable laws of the State
Credit assessment charges	NIL
Non-standard repayment charges	NIL
Outstation clearing charges	NIL
Cheque swapping charges	NIL
Loan cancellation / re-booking charges	NIL
Cheque Bounce Charges / Auto Debit Return Fee	NA
Renewal Processing Fees	Up to 1% of loan amount
Prepayment/Part payment charges	Up to 1% of Outstanding Loan amount
Collection charges (Local as per municipal / city limits)	Rs.2000/ or 1% of POS which - ever is higher
Instrument (ECS / SI) Swap Charges	Rs.200
Partial release of Security / replacement of security	NA

*Taxes and other charges on Gold loan shall be as applicable as per regulation and statutes