

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
Penal charges for delay in payment of dues including principal, interest, cost, charges, taxes, expenses etc. payable to the Bank	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	NA
Bounce Charges	Rs. 200
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
Swap of Property / Collateral	As per state/ applicable law

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