

## Gold Loan – Schedule of Charges

Nature of Charges	Amount to be Paid
Processing Fee	Up to <b>1%</b> of Loan amount
Valuation charges	<b>INR 500</b> for loan up to INR 2 lakh and <b>INR 750</b> 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	<b>2% on total overdue amount (P+I) plus GST or 100 + GST whichever is higher</b>
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	<b>Rs. 200</b>
Renewal Processing Fees	Up to <b>1%</b> of loan amount
Prepayment/Part payment charges	Up to <b>1%</b> of Outstanding Loan amount
Collection charges (Local as per municipal / city limits)	<b>Rs.2000/ or 1% of POS</b> 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