

SCHEDULE OF CHARGES – GOLD LOAN (Effective from 20th March 2025)

PARTICULARS	CHARGES (RS.)	
Loan Processing Fee	Maximum of 2% of the Loan Amount	
Penal Charges	Bullet	EMI/ Interest only/ OD Scheme
	36% per annum on Total 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	2% of the Outstanding Principal	
Overdrawn Charges	24% per annum on the overdrawn amount in excess of the drawing power for the period of non-compliance	
Pre Part-payment Charges	Maximum 2% of the pre-paid amount	
Commitment Fee	1% of the of the unutilized amount (70% of Sanction limit- utilized amount) monthly utilization is less than 60% of the sanction limit . The same to be charged Quarterly	
Loan rescheduling Charges (Customer Induced)	Rs. 500/- for every loan reschedule	
Auction Advertisement	Actuals, basis the Newsprint Publications	
Auction Charges	Rs. 150/- per loan account	
Appraiser Charges	Not exceeding Rs. 799/- per loan account	
* Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees		
** All charges are subject to change based on scheme and tenure and statutory requirement		