



Effective Date: 24-March-2026

Gold Loan – Schedule of Charges

Charges	Description																								
Processing Fees	<ul style="list-style-type: none"> Up to ₹ 1 Lacs - ₹ 600 > ₹ 1 Lacs to ₹ 2.5 Lacs - ₹ 1100 > ₹ 2.5 Lacs to ₹ 5 Lacs - ₹ 1300 > ₹ 5 Lacs to ₹ 15 Lacs - ₹ 1500 > ₹ 15 Lacs to ₹ 25 Lacs - ₹ 2000 > ₹ 25 Lacs - ₹ 3000 <p>Note: GST will be applicable</p>																								
Renewal Fees	<ul style="list-style-type: none"> 50% of processing fee will be charged as per particular loan amount slab. (GST applicable) 																								
Stamp Duty	<ul style="list-style-type: none"> As per state laws 																								
Valuation Charges	<ul style="list-style-type: none"> Loan Amount up to ₹ 5 Lacs: ₹ 300 + GST Loan Amount > ₹ 5 Lacs: ₹ 600 + GST 																								
Cheque/SI/NACH bounce charges	<ul style="list-style-type: none"> ₹ 500 + GST 																								
Penal Charges	<ul style="list-style-type: none"> 2.5% per month on overdue amount 																								
Non-utilization of Overdraft Limit	<ul style="list-style-type: none"> 1% + GST on the shortfall amount from minimum utilization norm of scheme, Calculation will be based on quarterly average utilization (starts from 4th month) 																								
Pre - Closure Charges (Applicable from the date of disbursement and on the principal outstanding amount on the date of pre-closure)	<table border="1"> <thead> <tr> <th>For 6 Month Tenure</th> <th>For 12 Month Tenure</th> <th>For 24 Month Tenure</th> <th>For 36 Month and Above Tenure</th> </tr> </thead> <tbody> <tr> <td>2% - if the loan is pre-closed within 30 days</td> <td>2% - if the loan is pre-closed within 30 days.</td> <td>2% - if the loan is pre-closed within 30 days.</td> <td>2% - if the loan is pre-closed within 30 days.</td> </tr> <tr> <td>1% - if the loan is pre-closed within 31- 60 days.</td> <td>1% - if the loan is pre-closed within 31- 90 days.</td> <td>1.5% - if the loan is pre-closed within 31- 90 days.</td> <td>1.5% - if the loan is pre-closed within 31- 90 days.</td> </tr> <tr> <td>0.50% - if the loan is pre-closed within 61- 90 days.</td> <td>0.50% - if the loan is pre-closed within 91- 180 days.</td> <td>1% - if the loan is pre-closed within 91-180 days.</td> <td>1% - if the loan is pre-closed within 91-180 days.</td> </tr> <tr> <td></td> <td></td> <td>0.5% - if the loan is pre-closed within 181 - 365 days.</td> <td>0.5% - if the loan is pre-closed within 181 - 365 days.</td> </tr> <tr> <td></td> <td></td> <td></td> <td>0.25% - if the loan is pre-closed > 1 year - 2 years.</td> </tr> </tbody> </table>	For 6 Month Tenure	For 12 Month Tenure	For 24 Month Tenure	For 36 Month and Above Tenure	2% - if the loan is pre-closed within 30 days	2% - if the loan is pre-closed within 30 days.	2% - if the loan is pre-closed within 30 days.	2% - if the loan is pre-closed within 30 days.	1% - if the loan is pre-closed within 31- 60 days.	1% - if the loan is pre-closed within 31- 90 days.	1.5% - if the loan is pre-closed within 31- 90 days.	1.5% - if the loan is pre-closed within 31- 90 days.	0.50% - if the loan is pre-closed within 61- 90 days.	0.50% - if the loan is pre-closed within 91- 180 days.	1% - if the loan is pre-closed within 91-180 days.	1% - if the loan is pre-closed within 91-180 days.			0.5% - if the loan is pre-closed within 181 - 365 days.	0.5% - if the loan is pre-closed within 181 - 365 days.				0.25% - if the loan is pre-closed > 1 year - 2 years.
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Legal/ Sarfesai/ Incidental Charges	At Actual																								
Auction Notice Charges & Auction processing charges	At Actual																								
Safe Keeping Charges	In case collateral not collected by customer within 30 days from closure date or full repayment date, ₹ 500 + GST per month will be charged.																								