

Gold Loan - Schedule of charges

Description	Charges
Loan Processing Charges	Up To 1% Of Disbursement Amount
Cheque Bouncing or Failed SI Charges	₹250 plus GST (@18%)
Late Payment / Overdue Charges	NA
Part Payment Charges	NA
Repayment Swapping Charges	NA
Foreclosure Statement	NA
Foreclosure Charges on Fixed Rate	NA
Document Retrieval Charges	NA
Duplicate Amortization Schedule	NA
Statement Of Account	Nil
Duplicate NOC	Nil
Legal And Auction Charges (If any)	Applicable Per Head with Respect to Incurred Publication Legal Cost
Foreclosure Charges	3% On Outstanding Principle
Commitment Fees / Non-Utilisation Charges for OD In Gold Loan	0.25% On Unutilised Credit