

S.No	Charges Details	Gold Loan
1	Interest Rates	Up to 18%
2	Loan processing Charges	1%
3	Documentation Charges	NA
4	Stamping Charges	NA
5	Overdue Interest/Interest rate on Default	24% per annum on overdue amount
6	Collection Charges	Rs 200/-
7	Cheque / SI / ACH / ECS Return Charges	Rs 300/-
8	Swap Charges (Replacement of PDCs / Change of bank)	Rs 1000/-
9	Prepayment/Foreclosure Charges	1% if closed before completion of half tenure
10	Issuance of Dulicate NOC/NDC	Rs 500/-
11	Statement of Accounts	Free once in a year , else Rs 500/-.
12	Duplicate Amortisation / Repayment Schedule	Rs 500/-
13	Foreclosure Statement charges	Nil
14	Change in installment due date	Rs 500/- + difference period interest (if any)
15	Duplicate Loan document	NA
16	Legal / Sarfesai / Incidental charges	At Actual
17	Replacement of property / Asset / Collateral	NA
18	Conversion from Fixed to Floating or Floating to Fixed or Reduction of Rate or Change of Structure	NA
19	Appraisal/Valuation Charges	Rs 250/- for Loan amount upto Rs 3 Lacs else Rs 500/-
20	Cheque Cancelation (Stale, change in Favouing etc)	NA
21	Lender NOC / Solvency Certificate	NA
22	Part Payment Charges	Nil
23	Renewal Charges	1%
24	Auction Notice Charges	Rs 200/- for sending Auction Notice.
Note : GST and other Government taxes applicable as per prevalling rate will be charged over and above the fees and charges		