

SCHEDULE OF CHARGES

1. Gold Loans

The table below details the schedule of charges to be read with the loan agreement and terms of loan signed by the borrower.

SL.No	Customer Service charges (Gold Loan) (Excluding GST)	
1	Processing Fees	0% to 5% on sanctioned loan value
2	Documentation charges	0% to 1% on sanctioned loan value
3	CERSAI Fees (wherever applicable)	Rs 50/- (for loans <= Rs 5 lacs) Rs 100/- (for loans > Rs 5 lacs)
4	Penal Charges	Up to 18% calculated on due amount for the number of days in default divided by 365 days
5	Prepayment/Foreclosure charges	0% to 5% on sanctioned loan value
6	Auction charges	Notice Charges - Upto Rs. 300 Paper Publication Charges - Upto Rs. 2500 Auction Charges - Upto 0.5% of the sanctioned amount
7	Communication charges	Upto 0.1% per month of the sanctioned loan value or Rs.50 per month; whichever is higher

2. Personal Loans

The table below details the schedule of charges read with the agreement and terms of loan signed by the borrower.

SL.No	Customer Service charges (Personal Loan) (Excluding GST)	
1	Processing Fees	0% to 5% on sanctioned loan value
2	Documentation charges	0% to 1% on sanctioned loan value
3	Penal Charges	Up to 18% calculated on due amount for the number of days in default divided by 365 days
4	Prepayment/Foreclosure charges	0% to 5% on sanctioned loan value
5	Communication charges	Upto 0.1% per month of the sanctioned loan value or Rs.50 per month; whichever is higher

Note: GST or any other taxes will be levied in addition to the above charges at applicable rates.