Nature of Charge	Amount to be paid
Processing Fee	Upto 1% of loan amount subject to a minimum of INR 750.
Valuation Fee	INR 300 for loan upto INR 2 lakh and INR 500 for loan over and above INR 2 lakh
Charges for late payment of loan amount	24% p.a. as penal interest over and above applicable rate of interest
Stamp duty and other statutory charges	As per Applicable laws of the State
Credit assessment charges	Not Applicable
Non-standard repayment charges	Not Applicable
Outstation clearing charges	Not Applicable
Cheque swapping charges	Not Applicable
Loan cancellation / re-booking charges	Not Applicable
Bounce Cheque Charges	Not Applicable
Renewal Processing Fees	Upto INR 550
Prepayment/Partpayment charges	Upto 1% of outstanding amount

<sup>\*</sup>Taxes and other charges on Gold loan shall be as applicable as per regulation and statutes