



UJJIVAN SMALL FINANCE BANK
Build a Better Life

Gold Loan – Schedule of Charges

Charges Details	Description
Processing Fees	0.50% of Loan Amount or Min 300/- + GST whichever is higher for Loan upto 3 Lacs, >3 Lacs Flat Rs. 1000/- + GST
Renewal Fees	0.25% of Loan Amount or Min 300/- + GST whichever is higher for Loan upto 3 Lacs, >3 Lacs Flat Rs. 500/- + GST
Stamp Duty	As per state laws
Valuation Charges	Rs. 250/- +GST for loan upto Rs. 3 Lacs and Rs. 500/- +GST for loan >3 Lacs.
Pre - Closure Charges	1% on the OPS on the Loan Closure Date if closed before 1 month from the date of Disbursement
Cheque/SI/NACH bounce charges	Rs. 500/- + GST
Penal Charges	2.5% +GST per month on overdue amount. Applicable on EMI Scheme/ Monthly Interest Scheme/ Bullet Scheme)
Legal/ Sarfesai/ Incidental Charges	At Actual
Auction Notice Charges	Rs. 500/- + GST