



UJJIVAN SMALL FINANCE BANK

Build a Better Life

Effective Date: 05-March-2025

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
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	<p><u>If availing loan for 6 Months to 36 Months Tenure</u></p> <ul style="list-style-type: none"> 1% on the OPS + GST on the Loan Closure Date if closed within 30 days from the date of Disbursement <p><u>If availing loan for 39 Months Tenure</u></p> <ul style="list-style-type: none"> 2% on the OPS + GST on the Loan Closure Date If closed within 30 days from the date of Disbursement 1.5% on the OPS + GST on the Loan Closure Date if closed within 31 days to 90 days from the date of Disbursement 1% on the OPS + GST on the Loan Closure Date if closed within 91 Days to 180 Days from the date of Disbursement 0.50% on the OPS + GST on the Loan Closure Date if closed within 181 Days to 365 Days from the date of Disbursement 0.25% on the OPS + GST on the Loan Closure Date if closed within 366 Days to 730 Days from the date of Disbursement
Cheque/SI/NACH bounce charges	Rs. 500/- + GST
Penal Charges	2.5% +GST per month on overdue amount.
Legal/ Sarfesai/ Incidental Charges	At Actual
Auction Notice Charges	Rs. 500/- + GST