



# UJJIVAN SMALL FINANCE BANK

Build a Better Life

Effective Date: 22-July-2025

## Gold Loan – Schedule of Charges

Charges Details	Description		
Processing Fees	<b>For all loan schemes:</b>		
	<b>Loan Amount</b>	<b>Processing Fee Charges</b>	
	Up to ₹ 1 Lacs	1% of loan amount or ₹ 550 + GST (whichever is lower)	
	> ₹ 1 Lacs to ₹ 5 Lacs	₹ 1050 + GST	
	> ₹ 5 Lacs to ₹10 Lacs	₹ 1250 + GST	
	> ₹ 10 Lacs	₹ 1550 + GST	
Stamp Duty	As per state laws		
Valuation Charges	<ul style="list-style-type: none"><li>Loan Amount up to ₹ 5 Lacs: ₹ 300 + GST</li><li>Loan Amount &gt; ₹ 5 Lacs: ₹ 600 + GST</li></ul>		
Pre - Closure Charges (Applicable from the date of disbursement and on the principal outstanding amount on the date of pre-closure)	<b>Charges applicable as per loan tenure</b>		
	<b>For 6 Month Tenure</b>	<b>For 12 Month Tenure</b>	<b>For 24 Month and Above Tenure</b>
	2% - if the loan is pre-closed within 30 days	2% - if the loan is pre-closed within 30 days.	2% - if the loan is pre-closed within 30 days.
	1% - if the loan is pre-closed within 31- 60 days.	1% - if the loan is pre-closed within 31-90 days.	1.5% - if the loan is pre-closed within 31-90 days.
	0.50% - if the loan is pre-closed within 61-90 days.	0.50% - if the loan is pre-closed within 91-180 days.	1% - if the loan is pre-closed within 91-180 days.
			0.5% - if the loan is pre-closed within 181 - 365 days.
			0.25% - if the loan is pre-closed > 1 year - 2 years.
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		
Safe Keeping Charges	In case collateral not collected by customer within 30 days from closure date or full repayment date, ₹ 100 + GST per month will be charged.		