

# Schedule of Charges - Gold Loan

*With Effective From – 6<sup>th</sup> July 2026*

| Sr. No. | Parameter                                              | Charges                                                                                                                                                           |
|---------|--------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1       | Minimum Interest Rate                                  | 9.5% (or as approved by ALCO)                                                                                                                                     |
| 2       | Maximum Interest Rate                                  | 24%                                                                                                                                                               |
| 3       | Loan Processing Fees (Fresh Loan)                      |                                                                                                                                                                   |
|         | Upto 25000                                             | Nil                                                                                                                                                               |
|         | 25001-100000                                           | 300                                                                                                                                                               |
|         | 100001- 300000                                         | 400                                                                                                                                                               |
|         | 300001-500000                                          | 700                                                                                                                                                               |
|         | Above 500000                                           | 1000                                                                                                                                                              |
| 4       | Stamping Fees                                          | As Per State Laws                                                                                                                                                 |
| 5       | Stamping Expenses                                      | INR 50 (Inclusive GST) per loan                                                                                                                                   |
| 6       | Valuation / Appraisal Fees                             | 300                                                                                                                                                               |
| 7       | Penal Charges                                          | Rs. 0.65 paise per INR 1000/- (or every part thereof) per day will be levied on the amounts outstanding on account of overdue Amounts/EMI's/Instalments/Interest. |
| 8       | Interest on Overdue Amounts /EMI /Instalments/Interest | At the contracted Rate of Interest (ROI)                                                                                                                          |
| 9       | Part Payment Charges                                   | Nil                                                                                                                                                               |
| 10      | Pre-Payment / Foreclosure Fees *                       | Up to 90 Days - 1.5% (of Loan Amount)                                                                                                                             |
| 11      | Auction Fees                                           | At Actuals (Paper Publication & Auction Charges)                                                                                                                  |
| 12      | Legal / Sarfesai / Incidental Fees                     | At Actual                                                                                                                                                         |
| 13      | Renewal / Enhancement Processing Fees                  | As applicable on fresh loans                                                                                                                                      |
| 14      | Insurance Premium                                      | At Actuals, if applicable                                                                                                                                         |
| 15      | Cheque / SI / ACH Return Fees                          | Nil                                                                                                                                                               |
| 16      | SI/ECS Swap Fees (Change of A/c or Bank)               | Nil                                                                                                                                                               |
| 17      | Issuance of Duplicate NOC                              | Nil                                                                                                                                                               |
| 18      | Statement of Accounts                                  | Nil                                                                                                                                                               |
| 19      | Duplicate Amortization / Repayment Schedule            | Nil                                                                                                                                                               |
| 20      | Collection Fees                                        | Nil                                                                                                                                                               |
| 21      | Tele Collection Fees                                   | Nil                                                                                                                                                               |

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|    |                                                                                                    |           |
|----|----------------------------------------------------------------------------------------------------|-----------|
| 22 | Duplicate Loan Document                                                                            | Nil       |
| 23 | Replacement of property / Asset / Collateral                                                       | Nil       |
| 24 | Conversion from Fixed to Floating or Floating to Fixed or Reduction of Rate or Change of Structure | NA        |
| 25 | Cheque Cancellation (Stale, change in Favouring etc.)                                              | Nil       |
| 26 | Lender NOC / Solvency Certificate                                                                  | Nil       |
| 27 | Cash Collection Charges                                                                            | NIL       |
| 28 | Storage Charges                                                                                    | NA        |
| 29 | Documentation Fees                                                                                 | NA        |
| 30 | Foreclosure Statement Fees                                                                         | Nil       |
| 31 | Notice Fees (Loan Recall Notice/Auction Notice)                                                    | Rs. 100/- |

**Legal/Sarfaesi/Incidental Charges \***

| Litigation Type                                 | Rate           |
|-------------------------------------------------|----------------|
| Arbitration                                     | upto INR 5100  |
| Execution of Arbitration Awards                 | upto INR 6800  |
| Complaint U/s 138 (NI Act)/25 (PASS Act)        | upto INR 6800  |
| Issue of Notice U/s 13(2) of SARFAESI Act       | upto INR 11100 |
| Enforcement Action U/s 14 SARFAESI Act          | upto INR 17000 |
| Any Other Legal Action taken by or against Bank | At Actuals     |

**Notes :-**

1. In case of Variable/Floating Rate of Interest for Gold Loan, prepayment charges would be NIL.
2. Part Payment can be done keeping the minimum loan amount.
3. Fees are as applicable for the respective Gold Loan product variants as defined by the Bank.
4. The above charges are subject to revision with prior intimation\* of 30 days to all account holders (\*if there is direct impact on existing loans).
5. GST and other Government taxes applicable as per prevailing rate will be charged over and above the given fees and charges, wherever applicable.
6. Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by AU Bank, will be sent free of charge.
7. Schedule of charges will be available on bank's website - [www.au.bank.in](http://www.au.bank.in).
8. The Terms and Conditions, as defined by the Bank shall be apply. Please refer [www.au.bank.in](http://www.au.bank.in) for further details.