

Schedule of Charges - Gold Loan

With Effective From – 9th Feb 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 20 (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	One Time 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.
8. The Terms and Conditions, as defined by the Bank shall be apply. Please refer www.au.bank.in for further details.