

Gold Loan - Schedule of Charges

Particulars	ABCL Proposed Charges
Processing Fee	Up to 2%
MTM Charges on more than 90% LTV	Flat 500/- (Capped once per Quarter)
Auction Intimation Notice Charges	₹ 200 per Notice Charges
Post Auction Charges	₹ 1500
Cash Handling Charges	₹20 or 0.20% of Cash transaction value (whichever is higher)
Franking Charges applicable as per state including cess	Actuals where ever applicable
Penal Charge	6% p.a
SMS Charges	₹ 10 Flat Per Loan
Foreclosure Charges	NIL Minimum of 10 days interest will be charged if loan is closed within 10 days
Credit Appraisal fee	<2.5 Lakh - Flat ₹ 25/-
	>2.5 Lakh - Flat ₹ 75/-
Safe Custody Charges	₹ 5/per gram per month, payable at the time of closure or renewal
Overdue Notice Charges	₹ 200 per Notice once in 90 Days

Aditya Birla Capital Limited

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Corporate Office: One World Center, Tower 1, 18th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Prabhadevi, Mumbai, Maharashtra - 400 013 | **Registered Office:** Indian Rayon Compound, Veraval, Gujarat - 362 266 CIN: L64920GJ2007PLC058890

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Terms and conditions apply. Credit at sole discretion of Aditya Birla Capital Limited (ABCL) and subject to credit appraisal, eligibility check, rates etc. ABCL may use the services of their authorized agencies in servicing the requirements.

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