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Gold loan documentation

Lesser DocumentationPage processing!IFL processes require minimal paperwork and therefore ensure that you are not hassled with numerous documentation. All you have to do is walk into one of the 900+ Gold Loan branches with your ID and proof of address. The branch checks your gold and gives approval is 5 minutes. If you have Aadhar number, our branches will do your eKYC on the tablets and no other document will be required in that case. For your help, we've listed the accepted evidence below: We verify your Aadhar card with UIDAI through OTP or Fingerprint scans to complete your KYC online. Once Aadhar authentication is in, you don't need to submit another KYC document. Additionally, your loan application also pre-filled with your Aadhar details making your loan processing faster. Identity ProofAadhar CardPAN CardValid Driving License, Valid PassportVoter's ID CardJob Card issued by NREGAAddress ProofAadhar CardDriving LicenseValid PassportVoter's ID CardJob Card issued by NREGA This website uses information gathering tools such as cookies and other similar technologies. By clicking 'Accept' on this banner or via this website, you agree to use cookies unless you have disabled them. If you do not give permission, do not use this website. It is up to you, the user, discretion to continue accessing this website. For more information, read the 'Cookie Policy' under Online Privacy Policy. This website uses cookies.. This website uses tools for collecting information, such as cookies and other similar technologies. By clicking 'Accept' on this banner or via this website, you agree to use cookies unless you have disabled them. If you do not give permission, do not use this website. It is up to you, the user, discretion to continue accessing this website. For more information, read the 'Cookie Policy' under Online Privacy Policy. Accept Get the most out of your idle gold with HDFC Bank's attractive gold loans. Get a loan over the counter in 45 minutes with minimal documentation and transparent fees. The funds of gold loans can be used for weddings, education, business expansion or any other similar purpose. With minimal documentation and secure storage, our gold loans are a simple financing option to meet your needs. Pay only the interest amount each month and enjoy low spending. Apply now documentation to apply Gold Loan With a Gold Loan, you borrow money in a smooth and fast process via a gold loan in case of emergency, when you need money directly. Gold loans are now gaining popularity as more people choose them to fund education, vacations, and various personal purchases. Loan Benefits A golden loan from YES BANK comes with a host of benefits compared to other types of loans. Customers with less-than-perfect credit history can secure golden loans by using their gold jewels with Bank. These loans follow a simple repayment schedule, which is structured between the repayment of the interest amount and the principal amount. This structure means that borrowers can pay the principal at the end of the loan period in a fixed amount and pay the normal interest amount in EMIs. The simple documentation adds to the growing appeal of gold loans for people from all walks of life. It is also a quick and easy option to borrow money that involves less paperwork than a traditional loan. The documentation required to obtain a gold loan from YES BANK is nominal, which only provides a few necessary proofs: For individual customers, the required documents are: 2 Passport size Photos Proof of identity KYC Documents for example PAN card/drive's license/Passport/Voter ID Card/Aadhaar Card/Ration Card/National National Employment Guarantee Scheme (NREGA) Card Proof Proof Proof For One Man's Business Concerns, the additional documents needed: As is clear, the documentation involved in applying for a golden loan from YES BANK is simple and simple. Not only do you get a hassle-free loan, but you also save on valuable time. Apply for a golden loan from YES BANK today and receive the amount in no time. It is a loan secured against the gold ornaments/Bank coins acceptable according to RBI guidelines, which a customer promises with the bank. The loan amount can be used for personal/business & other non-speculative purposes. It is a loan that can be used quickly and easily instead of going to Pawn broker with higher interest rates. Was this information useful to you? Yes No Only acceptable gold ornaments of 18 to 22 carat and only bank minted coins (24 Carats) up to 50 gms per customer can be financed. Unfunded items/items such as Hairpins, Cufflinks, Gold Watch, Gold Band, Gold Idols, Gold Utensils, Jewelry with Over 50% Deduction, Thread mangalsutra, White gold, Diamond jewelry, Imitation jewelry, Ginni, Gold bars cannot be accepted. Was this information useful to you? Yes No ITR should be submitted as using gold loan of Rs.25 lakhs and above. PAN is a must, if the annual income exceeds rs.5 lakhs according to the guidelines of the regulations. Was this information useful to you? Yes No The customer does not have to be an existing customer of the bank. However, we recommend that the customer should open a savings bank/current account facility at the bank while using the Gold Loan, which allows the customer to not only enjoy bank banking services, but also to help them maintain the loan easily. However, we recommend that the customer use the Gold Loan should open a savings bank/current account facility at the bank, enabling the customer to not only enjoy the bank's banking services, but also to help them maintain the loan easily. Was this information useful? Yes No Bullet Arrangement Tenure of 12 months (Can be extended for further period of 24 months with the same loan documents with application letter for renewal of the customer, etc.). Interest Payment can be quarterly/half-yearly and annual. Vanilla arrangement Term of 36 months. No extension required during the term of office with monthly interest. EMI Scheme Tenure of 12,24,36,48 months. For an OD facility, please contact Branch for more information. Was this information useful to you? Yes No Home Retail Loans Gold Loan Documentation You use a Gold Loan up to Rs. 25,00,000 for a tenure of your choice between 3 to 36 months. The following documents are required to apply for an Axis Bank Gold Loan: Signed application form KYC documents Post-payout documents (if applicable) Avail funds after taking loan against gold saves By continuing to use the site, you are accepting the bank privacy policy. The collected information would be used to improve your web journey & personalize your website experience. Go to the main content Equitas offers loan against gold to help you meet your immediate financial requirements. INTEREST Gold Loan Type of Loan Segment Effective Rate Of Interest (p.a.) Fixed Agriculture 12% Fixed Others 14% Cost Sr. No Type Cost 1 Processing Fee Up to 2% 2 Shipping Rs.50 (including GST) per message 3 Late payment interest 36% p.a 4 Cheque bounce fee (CBC). Rs. 500 5 Custodian Charges 3% p.a* Goods and Services tax (GST) are charged additionally according to the applicable rates, on all costs and fees (where GST applies) Average interest rate and interest range for the quarter Jul'2020 - Sep'2020 Segment Average Interest Rate Min Rate (in %) Ar. Maximum rate (in %) Ar. Agriculture -- 12% Non-agriculture 13.95% 12.00% 14% Average interest = Sum of interest from all loan accounts / Number of all loan accounts. Annualised Percentage Return (APR) for the Quarter Jul- Sep'2020 Segment Min Rate (in %) Maximum rate (in %) Agriculture 11% 14% Non-Agriculture 12% 16% * Annual percentage: The annual percentage (APR) is a method of calculating annual credit costs, including interest and loan origination fee To make payments for the loan through NEFT/RTGS, please contact your Home Branch - Branch Manager for further details Calculate your Gold Loan EMI directly with Loan Calculator IDBI Bank offers Agricultural Finance Gold Loan - which, as the name suggests, is a loan against gold for the purpose of meeting immediate agricultural or related requirements. The amount borrowed against the gold pledged by the borrower can also be used to meet social obligations and medical needs. This is also offered to traders, small businesses and distributors to finance their business processes. Features of IDBI Bank Gold Loan Minimum Loan Amount The loan amount that can be made by a borrower under this scheme is Rs. 10,000. Maximum loan amount The maximum loan amount that can be used by a borrower under this scheme is Rs. 5, 00,000 Loan Tenure The minimum loan tenure offered for the IDBI Agricultural Finance Gold Loan is one month and the maximum loan tenure available for this scheme is 24 months. Documentation for IDBI Bank Gold Loan Identity Proof: Each of these documents must be provided as the applicant's ID - Voter ID, Passport, PAN Card, Photo Credit Card, Existing Customer Introduction, Driver's License, The Introduction of the Applicant by His/Her Bank. Income proof: Income certificate is not mandatory for the self-employed. This depends on the discretion of the Bank. The income proof documents to be filed by the applicant includes - 12 months bank statement, last year income tax returns with income calculation. Address: Each of these documents must be provided as the applicant's address certificate - Ration card, passport, utility bill, driver's license, credit card bill, existing customer introducing or introducing the applicant by his/her bank. Proof of business: Each of these documents must be provided as proof of business by the applicant- electricity bill, telephone bill, VAT certificate or rental deed for shops and establishments. Self-employed persons: the compulsory document to be provided by the self-employed is the copy of a valid certificate for a professional diploma. Other documents: Loan account statements, bank account statements, a photo of the applicant, Proforma Invoice, etc. Request.