

Service Charges Under Gold Loan
(For Retail/MSME/Agriculture Purposes)
 (Excluding GST)

Sr. No	Item	Revised Service Charges												
01.	Proposal processing Charges w.e.f 01.02.25	<p>Processing fee: Inclusive of proposal processing/Documentation charges and Inspection charges.</p> <table border="1"> <thead> <tr> <th>Limit</th> <th>PPC</th> </tr> </thead> <tbody> <tr> <td>Up to Rs.0.25 lakh</td> <td>Nil</td> </tr> <tr> <td>Above Rs.0.25 lakh to Rs.1.00 lakh</td> <td>Rs.250/-</td> </tr> <tr> <td>Above Rs.1.00 lakh to Rs.5.00 lakh</td> <td>Rs.500/-</td> </tr> <tr> <td>Above Rs.5.00 lakh to Rs.10.00 lakh</td> <td>Rs.1000/-</td> </tr> <tr> <td>Above Rs.10.00 lakhs</td> <td>Rs.1500/-</td> </tr> </tbody> </table>	Limit	PPC	Up to Rs.0.25 lakh	Nil	Above Rs.0.25 lakh to Rs.1.00 lakh	Rs.250/-	Above Rs.1.00 lakh to Rs.5.00 lakh	Rs.500/-	Above Rs.5.00 lakh to Rs.10.00 lakh	Rs.1000/-	Above Rs.10.00 lakhs	Rs.1500/-
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02.	Safe Keeping Charges	<p>Applicable after 30 days of the expiry of the prescribed tenure of gold loan or after 30 days of closure of loan if jewels are not redeemed.</p> <table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Safe-keeping Charges</th> </tr> </thead> <tbody> <tr> <td>Up to Rs. 25000</td> <td>Nil</td> </tr> <tr> <td>Above Rs.25000 to Rs.5.00 Lakh</td> <td>Rs.150/- per month or part thereof</td> </tr> <tr> <td>Above Rs.5.00 Lakh</td> <td>Rs.300/- per month or part thereof</td> </tr> </tbody> </table>	Loan Amount	Safe-keeping Charges	Up to Rs. 25000	Nil	Above Rs.25000 to Rs.5.00 Lakh	Rs.150/- per month or part thereof	Above Rs.5.00 Lakh	Rs.300/- per month or part thereof				
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03.	Annual Review Charges w.e.f 01.02.25	If loan is not repaid within the stipulated time period, annual review charges will be applicable which are equivalent to processing charges levied at the time of original sanction.												
04.	Land Verification Charge	Charges regarding the fetching/verification of land record for Agricultural Gold Loan, recovered from borrower at the rate of Rs.50/- per account/record.												

Note: Over & above the charges, the applicable GST to be loaded while levying the service charges.

