

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

Sr. No	Item	Service Charges	
01.	Proposal processing Charges	Processing fee: Inclusive of proposal processing/Documentation charges and Inspection charges.	
		Limit	PPC
		Up to Rs.0.50 lakh	Nil
		Above Rs.0.50 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/-
02.	Safe Keeping Charges	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.	
		Loan Amount	Safe-keeping Charges
		Up to Rs. 50000	Nil
		Above Rs.50000 to Rs.5.00 Lakh	Rs.150/- per month or part thereof
		Above Rs.5.00 Lakh	Rs.300/- per month or part thereof
03.	Annual Review Charges	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.

