

Service Charges relating to Gold Loan

Sl. No.	Type of Charges	Corporate	Rate of charges applicable
1	Service charges -Fresh loan- Rate applicable on loan amount (IPL)	Southern Branches	IPL (1%) (For 12 months period only)
2	Service charges -Fresh loan- Rate applicable per account (ZIL/ZIP)	ALL	ZIL/ZIP-Rs.50/loan
3	Service charges on fresh loan under MEI scheme	ALL	0.60% of loan amount
4	Top-up services charges - Rate applicable on enhanced amount	All	2% of enhanced amount (For GL schemes having 1st slab ROI <15% with rebate facility)
5	Security charges- Fresh loan	Rest of India	0.15% of loan amount- Minimum Rs.100/- and Maximum Rs.1,000/-
6	Token charges- (For schemes except given in SI no.1, 2, 10 & 11)	Southern Branches	Loan up to Rs.1,00,000/- --> Rs.20/- Above Rs.1,00,000/- --> Rs.100/- Where 1st slab interest rate is <13% after rebate, other cases Rs.50/-
7	SMS charges	ALL	Rs.5/per quarter at the time of closure or renewal
8	Notice Charges (Applicable for loans under all schemes)	Southern Branches	3 ordinary notice Rs.30/each and 4th notice-Registered-Rs.100/-
		Rest of India	3 ordinary notice Rs.30/each and 4th notice-Registered-Rs.100/- Auction Notice charges Rs.120/-
9	Token lost charges (Applicable for loans under all schemes)	ALL	Rs.25/-(in addition to cost of stamp paper applicable)
10	Safe Custody Charges	ALL	Rs.5/per gram per month, payable at the time of closure or renewal
11	Stamp duty levied by State Governments	States:- Karnataka , Andhra and Rajasthan	Actuals where ever applicable
12	GCS	Southern Branches	1.Rs.999/- per 6 months (in case the limit is not used over a period of 6 months) 2.If the transaction is through branches then Rs.99/- per transaction

13	GCL	Rest of India	1.Rs.999/- per 6 months (in case the limit is not used over a period of 6 months) 2.Part release charges of Rs.499/- per transaction 3.If the transaction is through branches then Rs.99/- per transaction
14	Loan @ Home charges	ALL	Upto Rs.500/- for loan @ home services
15	CAC (Credit Appraisal Charges) – If total exposure > Rs.3 L	Southern Branches	If loan amount Amount
			>Rs.3 L to Rs.5 L Rs.25/-
			>Rs.5 L to Rs.15 L Rs.40/-
			>Rs.15 L to Rs.50 L Rs.50/-
			>Rs.50 L Rs.75/-
16	Door to Door collection charges (Follow up for interest / loan recovery)	Southern Branches	Rs.150/- plus GST per customer for recovery made through customer follow up visit