

**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 -Fresh loan - Rate applicable per account (MBD/MBE)	Rest of India	MBD/MBE-Rs.2,500/loan
4	Security charges- Fresh loan	Rest of India	0.15% of loan amount- Minimum Rs.60/- and Maximum Rs.600/-
5	Token charges- (For schemes except given in SI no.1, 2, 10 & 11)	Southern Branches	Loan up to Rs.10000/- -->Rs.10/- and Above Rs.10000/- -->Rs.20/-
6	SMS charges	ALL	Rs.5/per quarter at the time of closure or renewal
7	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/-
8	Token lost charges (Applicable for loans under all schemes)	ALL	Rs.25/- (in addition to cost of stamp paper applicable)
9	Stamp duty levied by State Governments	States Karnataka , Andhra and Rajasthan	Actuals where ever applicable
10	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
11	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

12	Loan @ Home charges	ALL	Upto Rs.500/- for loan @ home services	
13	CAC (Credit Appraisal Charges) – If total exposure > Rs.3 L	Southern Branches	<b>If loan amount</b> <b>Amount</b>	
			>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/-
14	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	