

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/MHL/MHP)	Southern Branches	IPL (1%) (For 12 months period only), MHP(0.5%)
		Rest of India	MHL up to Rs.10L(1%), Rs.10L to 25L(0.5%) and above Rs.25L(0.25%),MHP(0.5%)
2	Service charges -Fresh loan- Rate applicable per account(ZIL/MOS)	All	ZIL-Rs.50/loan and MOS-Rs.1500/account (For renewals within 12 months Rs.750/account)
3	Security charges- Fresh loan	Rest of India	0.15% of loan amount- Minimum Rs.50/- and Maximum Rs.600/-
4	Token charges- Fresh loan (For schemes except given in SI no.1 & 2)	Southern Branches	Loan up to Rs.10000/- -->Rs.10/- and Above Rs.10000/- -->Rs.20/- (For digital transfer , charges not applicable)
5	SMS charges	Southern Branches	Rs.2/per transaction at the time of closure or renewal
		Rest of India	Rs.5/per transaction at the time of closure or renewal
6	Notice Charges (Applicable for loans under all schemes)	Southern Branches	3 ordinary notice Rs.10/each and 4th notice-Registered - Rs.70/-
		Rest of India	3 ordinary notice Rs.30/each and 4th notice-Registered- Rs.100/- Auction Notice charges Rs.120/-
7	Token lost charges (Applicable for loans under all schemes)	All	Rs.25/- (in addition to cost of stamp paper applicable)
8	Stamp duty levied by State Governments	States Kamataka , Andhra and Rajasthan	Actuals where ever applicable
9	GCL	Southern Branches	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