

Products	Applicable Processing Fees & Appraiser Fee (Excluding GST)
Digi Gold -OD	PF -0.25% of the limit subject to a minimum of Rs.395 to be collected on next day of disbursal and on yearly anniversary date every year. AF - As per the below provided structure*
EMI Gold Loan	PF - Loans up to Rs.5lakh - Rs.750 Above Rs.5lakh - 0.10% of the limit subject to a minimum of Rs.750 AF -NIL
General Gold Loan	PF- Up to 25K - NIL Above 25 K & including Rs.3L - Rs 180 Above 3L & including Rs 5L - Rs 230 Above Rs 5L - Rs 270 AF- As per the below provided structure*
GGL Interest Servicing Scheme -Monthly/Quarterly/Half Yearly	PF - 0.35 % of the limit, subject to a minimum of Rs 350 AF - NIL
GGL Ultra	PF – Up to 25k - Rs 150 Above 25k to Rs 1L - Rs 490 Above Rs 1L to 2L - Rs 750 Above Rs 2L - Rs 3L - Rs 1250 Above Rs 3L- Rs 5L - Rs 1500 Above Rs 5L - 0.30% of the limit AF - NIL
Agri KGL /KGL – Distressed Farmers/ KGL POWER	PF- Up to Rs 50k - NIL Above Rs 50k to Rs 1L - Rs 530 Above Rs 1L to Rs 2L - Rs 820

	<p>Above Rs 2L to Rs 3L - Rs 1350 Above Rs 3L to Rs 5L - Rs 1600 Above Rs 5 lakhs - Rs 1700 AF - Up to Rs 5L- NIL Above Rs 5L- Rs 140 Per Lakh</p>
KGL /KGL Distressed Interest Servicing Scheme -Monthly/Quarterly/Half yearly/Yearly	<p>PF - Up to Rs 50k - NIL Above Rs 50k - 0.25% of the limit subject to a minimum of Rs 500. AF - NIL</p>
ISS KCC Gold	<p>PF- Rs 1L - Up to Rs 1.60L - 1.5% of the sanctioned limit Above Rs 1.60L - Up to Rs 3L - 1% of the sanctioned limit. AF - NIL</p>

***Appraiser Charges for Gold loans**

Sanctioned Limit	Appraiser charges (Excluding GST)
Up to Rs 25000	Nil
Above Rs 25000 to Rs 50000	Rs.140
Above Rs 50000 to Rs 1 Lakh	Rs.200
Above Rs 1 Lakh to Rs 2 Lakh	Rs.220
Above Rs 2 Lakh to Rs 3 Lakh	Rs.300
Above Rs 3 Lakh to Rs 5 Lakh	Rs.430
Above Rs 5 Lakh	Rs.140 Per Lakh



Security Operation fee

Loan Types	Charge amount (Excluding GST)
OD-Digi-Gold	Rs 550 applicable for each security operation.
OD-Digi-Gold-NRI	
Other Permitted Gold loan schemes	Rs 250 for each security operation.

Overdue Notice Charges

Loan Types	Charge amount (Excluding GST)
Gold Loans	Rs 250/-

Note: GST applicable on all the above charges will be additional.

Penalty for delayed repayment for Gold loans (wef. 01/06/2025) Excluding GST)

Agri Gold Loans	Penal Charges – Up to 8%
Non Agri Gold Loans	Penal Charges – Up to 8%

