

Products	Applicable Processing Fees (Excluding GST)
Digi Gold -OD/ Digi Gold OD NRI	<p><u>To be collected on next day of opening</u> 0.39% of the limit subject to a minimum of Rs.500 to be collected on next day of opening</p> <p><u>To be collected on yearly anniversary date every year</u> 0.25% of the sanctioned limit, subject to a minimum of Rs.500</p>
EMI Gold Loan	<p>Loans up to Rs 5lakh – Rs 750</p> <p>Above Rs 5lakh - 0.10% of the limit subject to a minimum of Rs 750</p>
General Gold Loan	0.39% of the sanctioned limit subject to a minimum of Rs 500 to be collected upfront on disbursal
GGL Interest Servicing Scheme -Monthly/Quarterly/Half Yearly	<p><u>To be collected upfront on disbursal</u> 0.39% of the sanctioned limit subject to a minimum of Rs 500</p> <p><u>To be collected on yearly anniversary date every year</u> 0.25% of the sanctioned limit, subject to a minimum of Rs 500</p>
GGL Ultra	0.39% of the sanctioned limit subject to a minimum of Rs 500 to be collected upfront on disbursal
Kisan Gold /KGL – Distressed Farmers/ KGL POWER	<p><u>To be collected upfront on disbursal</u> Up to Rs 50000 – Nil</p> <p>Above Rs.50000 - 0.39% of the sanctioned limit, subject to a minimum of Rs 500</p>
KGL /KGL Distressed Interest Servicing Scheme - Monthly/Quarterly/Half yearly/Yearly	<p><u>To be collected upfront on disbursal</u> Up to Rs 50000 – Nil</p> <p>Above Rs 50000 - 0.39% of the sanctioned limit, subject to a minimum of Rs 500</p> <p><u>To be collected on yearly anniversary date every year</u> Up to Rs 50000 – Nil</p> <p>Above Rs 50000 - 0.25% of the sanctioned limit, subject to a minimum of Rs 500</p>
ISS KCC Gold	<p>Rs 1L - Up to Rs 1.60L - 1.5% of the sanctioned limit</p> <p>Above Rs 1.60L - Up to Rs 3L - 1% of the sanctioned limit.</p>

**Security Operation fee**

<b>Loan Types</b>	<b>Charge amount (Excluding GST)</b>
All permitted Gold Loan Schemes	Rs 550 applicable for each security operation.

**Overdue Notice Charges**

<b>Loan Types</b>	<b>Charge amount (Excluding GST)</b>
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**

All Gold Loans	Penal Charges – Up to 8%
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