

Products	Applicable Processing Fees (Excluding GST)
Digi Gold -OD/ Digi Gold OD NRI	<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 <u>To be collected on yearly anniversary date every year</u> 0.25% of the sanctioned limit, subject to a minimum of Rs.500
EMI Gold Loan	Loans up to Rs 5lakh – Rs 750 Above Rs 5lakh - 0.10% of the limit subject to a minimum of Rs 750
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	<u>To be collected upfront on disbursal</u> 0.39% of the sanctioned limit subject to a minimum of Rs 500 <u>To be collected on yearly anniversary date every year</u> 0.25% of the sanctioned limit, subject to a minimum of Rs 500
Kisan Gold /KGL – Distressed Farmers	<u>To be collected upfront on disbursal</u> Up to Rs 50000 – Nil Above Rs.50000 - 0.39% of the sanctioned limit, subject to a minimum of Rs 500
KGL /KGL Distressed Interest Servicing Scheme - Monthly/Quarterly/Half yearly/Yearly	<u>To be collected upfront on disbursal</u> Up to Rs 50000 – Nil Above Rs 50000 - 0.39% of the sanctioned limit, subject to a minimum of Rs 500 <u>To be collected on yearly anniversary date every year</u> Up to Rs 50000 – Nil Above Rs 50000 - 0.25% of the sanctioned limit, subject to a minimum of Rs 500
ISS KCC Gold	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.
IGL PRIME – Monthly/Quarterly/Half yearly/EMI variants	0.45% of the limit, subject to a minimum of Rs 750 + GST. To be collected upfront on disbursal.

Security Operation fee

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

Overdue Notice Charges

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

Newspaper Publication Charges

Loan Types	Charge amount (Excluding GST)
Gold Loans	Rs 1500/-

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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