



THE DIST. CO-OPERATIVE CENTRAL BANK LTD.,

జిల్లా సహకార కేంద్ర బ్యాంకు లిమిటెడ్
MAHABUBNAGAR. మహబూబ్ నగర్
(Government Partnered Bank) RBI Licence No: RPCD(H)COOP/20/05.08.03/2011-12
जिल्हा सहकार केन्द्र बैंक लिमिटेड
महबूबनगर - 509 001.

Ref No: 48 /DRIF/Gold Loans/2026-27

Date: 15.04.2026

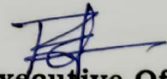
CIRCULAR

Sub: Gold Loans- Revision of per gram lending rate based on assessment of Market price -
Reg.

We are here with communicating the revised Gold Loan per gram lending rates which are reviewed up to **06.04.2026** and revised the existing rates at which the Gold Loans are issued under normal and express category. The average per gram market rate of 22 carat Gold for the last **30** days is **Rs.13735/-** and Loan To Value (LTV) is **Rs.10301/-** (75% of the average market price). The revised per gram lending rates are mentioned in the table below.

S. No.	Category of Gold Loan	GL Code	RoI	Maximum Limit	Repayment period	Per gram Lending Rate	
						Existing	Revised
1	Normal	5040	10.25%	10.00 Lakhs	1 Yr	8500	9000
2	Normal	5042	10.50%	20.00 Lakhs	1 Yr	8500	9200

The Branch Manager are hereby advised to follow the revised per gram lending rates while sanctioning the Gold loans w.e.f **16.04.2026** and direct the Gold appraiser to be cautious in appraising the quality of Gold ornaments and ensure that the Gold ornaments netted/ reduces to 22 carats of Gold duly deducting the weight of Lac/Stones/Beads and no excess financing is done while sanctioning Gold Loans. Any laxity in this behalf will be viewed seriously.


Chief Executive Officer(I/c)
DCCB Mahabubnagar
DCCB, Mahabubnagar

To,

All the Branch Managers,
DCCB Mahabubnagar

Copy to,

- Nodal Officers of the Bank.
- President Peshi.
- IT section for setting up of parameters in CBS.

