



# NADIA DISTRICT CENTRAL COOPERATIVE BANK LIMITED



Regd No. 46 (N) of 1961 • RBI License No. RPCD (KOL) No. 12-C • GSTIN - 19AAALN0139M1ZU

REGD. OFFICE: M. M. GHOSH STREET, KRISHNAGAR, NADIA, PIN - 741101

(E-Mail : [ndccb@ndccb.com](mailto:ndccb@ndccb.com)/[ndccb@ndccb.com](mailto:ndccb@ndccb.com)):: (Phone : 03472- 252394/252683/256771)

Memo No. 1540

Date: 03/01/2026

To  
All Branch Manager / Branch Manager-in charges,  
Nadia District Central Cooperative Bank Ltd.,  
M. M. Ghosh Street,  
Krishnagar,  
Nadia

Re: Rate of 22 carat Gold for the period from 05.01.2026 to till further communication

Madam / Dear Sir,

Attention is invited towards Bank's Circular vide memo no. 715, dt. 20.08.2024 inter alia, advising the consolidated guidelines with certain modifications with respect to financing against Gold Jewellery / Ornaments. Due to volatility in prices, the rates of 22 carat Gold for advance against Gold Jewellery / Ornaments has been reviewed by the competent authority.

Based on average of the closing price of 22 carat Gold (916 fineness) for preceding 30 days or the present price, whichever is lower, as quoted by the Indian Bullion and Jeweller's Association Ltd., the price of 22 carat Gold has been recalculated.

Now, in supersession with this office earlier Memo No. 1384, dated 01.12.2025, the rate (per gram) for advance against Gold Jewellery / Ornaments which will be valid from 05.01.2026 to till further communication is given as under-

22 Carat Gold
Rs. 11,650/- per gram

Branch functionaries are advised to strictly comply with guidelines regarding LTV ratio for the loan sanctioned for financing against Gold Jewellery / Ornaments which stipulates that **LTV not to exceed 75% of the value of security during the entire tenure of the loan and 75% of the value of security in case of Bullet repayment.**

All concerned are advised to go through the guidelines carefully and ensure meticulous compliance of the same. This circular must be brought into the notice of all concerned of the Branches / Offices.

Thanking You.

Yours faithfully,

  
Chief Executive Officer  
Nadia District Central Cooperative Bank Ltd.

Memo No. 1540 / 1 - (7)

Date: 03/01/2026

Copy forwarded for information and necessary actions to:

1. DGM (Admin),
2. FEO (in charge) & AGM (Loan),
3. AGM (Accounts/Admin),
4. Accountant at H.O.,
5. Inspection Cell,
6. Order/Circular file at H.O.

  
Chief Executive Officer  
Nadia District Central Cooperative Bank Ltd.

Memo No. 1540 / 2 - (1)

Date: 03/01/2026

Copy forwarded for information to:

1. Hon'ble Chairman of this Bank.

  
Chief Executive Officer  
Nadia District Central Cooperative Bank Ltd.