



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@ndccbbltd@gmail.com)::(Phone : 03472- 252394/252683/256771)

Memo No. 982

Date: 12.10.2026

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 12.10.2026 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. 1540, dated 03.01.2026, the rate (per gram) for advance against Gold Jewellery / Ornaments which will be valid from 12.10.2026 to till further communication is given as under-

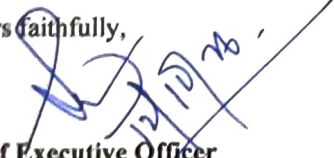
22 Carat Gold
Rs. 13,300/- per gram

Branch functionaries are advised to strictly comply with guidelines regarding LTV ratio for the loan sanctioned for financing against Gold Jewellery / Ornaments as per the extant gold loan policy of the Bank.

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,

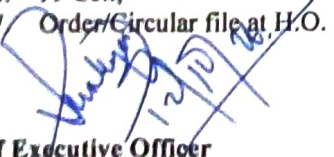

Chief Executive Officer
Nadia District Central Cooperative Bank Ltd.

Memo No. 982 / 1 - (7)

Date: 12.10.2026

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. IT Cell,
7. Order/Circular file at H.O.

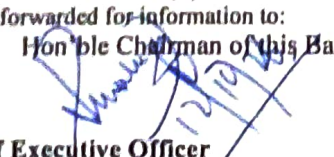

Chief Executive Officer
Nadia District Central Cooperative Bank Ltd.

Memo No. 982 / 2 - (1)

Date: 12.10.2026

Copy forwarded for information to:

1. Hon'ble Chairman of this Bank.


Chief Executive Officer
Nadia District Central Cooperative Bank Ltd.



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Date: 12/10/2026

Annexure – I

Period	Rate of 22 carat Gold 916 Fineness (Per Gram)	H.O. Circular No	H.O. Circular Dt.
28.01.2025 to 24.02.2025	6,655/-	1436	28.01.2025
25.02.2025 to 29.04.2025	7,162/-	1597	24.02.2025
30.04.2025 to 02.06.2025	8,025/-	124	29.04.2025
03.06.2025 to 05.07.2025	8,194/-	291	02.06.2025
05.07.2025 to 01.08.2025	8,445/-	491	05.07.2025
02.08.2025 to 06.09.2025	8,472/-	592	01.08.2025
08.09.2025 to 26.09.2025	8,770/-	752	06.09.2025
03.10.2025 to 01.11.2025	9,386/-	859	26.09.2025
03.11.2025 to 01.12.2025	10,728/-	977	01.11.2025
02.12.2025 to 03.01.2026	10,788/-	1384	01.12.2025
05.01.2026 to 09.10.2026	11,650/-	1540	03.01.2026


Chief Executive Officer
Nadia District Central Cooperative Bank Ltd.