

| GL Schemes at a Glance - Revised Jan21, 2019 (For Kerala) | | | | | |
|--|------------------------------|--|--|---------------------------------|--|
| Scheme | Ticket Size (Rs.) | LTV | Scheme Name | Base Interest Rate (p.a) | Proc Fee |
| Guide | 0-99,999 | 100% of Max. permissible LTV | Guide 21% Hol (Nil) 9M | 21.00% | Rs 12 (Upto 49999) Rs 20 (50k to 99999) |
| | | | Guide 22% Hol (2M) 9M | 22.00% | |
| | | | Guide 23% Hol (3M) 9M | 23.00% | |
| | | 90% of max permissible LTV | Guide 21% Hol (Nil) 12M | 21.00% | |
| | | | Guide 26% Hol (5M) 12M | 26.00% | |
| | 0-49,999 | 60% of Max. permissible LTV | Guide 12% 9M (With Restricted Portfolio Limit.) | 12.00% | Rs 12 |
| | | 70% of Max. permissible LTV | Guide 15% 9M | 15.00% | |
| | | 80% of Max. permissible LTV | Guide 18% 9M | 18.00% | |
| | | 90% of Max. permissible LTV | Guide 19% 9M | 19.00% | |
| | 50,000-99,999 | 100% of Max. permissible LTV | Guide 12% Prepaid 6M (With Restricted Portfolio limit.) | 12.00% | 0.6% of loan amt |
| Bright | 100,000-199,999 | 100% of Max. permissible LTV | Bright 21% Hol (Nil) 9M | 21.00% | Rs 20 |
| | | | Bright 22% Hol (2M) 9M | 22.00% | |
| | | | Bright 23% Hol (3M) 9M | 23.00% | |
| | | 90% of Max. permissible LTV | Bright 21% Hol (Nil) 12M | 21.00% | |
| | 200,000-299,999 | 100% of Max. permissible LTV | Bright 19.5% Hol (Nil) 9M | 19.50% | 0.25% of loan amt (max Rs 500) |
| | | | Bright 20.5% Hol (2M) 9M | 20.50% | |
| | | | Bright 21.5% Hol (3M) 9M | 21.50% | |
| | | | 90% of Max. permissible LTV | Bright 19.5% Hol (Nil) 12M | |
| 100,000-299,999 | 100% of Max. permissible LTV | Bright 17.5% Hol (Nil) 9M (Spl 14 repledge) | 17.50% | 0.5% of loan amt | |
| Power | 300,000-799,999 | 100% of Max. permissible LTV | Power 17% Hol (Nil) 9M | 17.00% | 0.25% of loan amt (max Rs 1200) |
| | | | Power 18% Hol (2M) 9M | 18.00% | |
| | | | Power 19% Hol (3M) 9M | 19.00% | |
| | | 90% of Max. permissible LTV | Power 17% Hol (Nil) 12M | 17.00% | |
| BiGG | 800,000 & Above | 100% of Max. permissible LTV | BiGG GL 15.5% Hol (Nil) 9M | 15.50% | 0.25% of loan amt (max Rs 3600) |