

**GL Schemes at a Glance - Revised Jan 21, 2019 (North, East West, AP, Karnataka & TN)**

Scheme	Ticket Size (Rs)	LTV	Scheme Name	Base Interest Rate (p.a)	Proc Fee
Guide	0-99,999	100% of max permissible LTV	Guide 22% Hol (Nil) 9M	22.00%	Rs 12 (Upto 49999) Rs 20 (50k to 99999)
			Guide 23% Hol (2M) 9M	23.00%	
			Guide 24% Hol (3M) 9M	24.00%	
		90% of max permissible LTV	Guide 22% Hol (Nil) 12M	22.00%	
			Guide 26% Hol (5M) 12M	26.00%	
			Guide Samudra 20.5% Hol(3M) 9M (For TN only)	20.50%	
	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 22% Hol (Nil) 9M	22%	Rs 20
			Bright 23% Hol (2M) 9M	23%	
			Bright 24% Hol (3M) 9M	24%	
		90% of Max. permissible LTV	Bright 22% Hol (Nil) 12M	22%	
	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)