

GL Schemes at a Glance - Revised Jan 21, 2019 (For Telengana)

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%		
	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		19.50%
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)	