

MUTHOOT BLUE GUIDE GOLD LOAN

SCHEME NAME	Interest Rate (p.a)	Max Tenure	Maximum Amount	Rate of interest (per annum) in the event of non payment of monthly interest.
GUIDE- 18%-#Holiday (NIL)-9M- Maximum permissible LTV	18%	9 M	Up to Rs 99999/-	>30-60D: 21% >60-90D: 22% >90-270D: 24% >270D: 27%
GUIDE 19%-Holi-day(2M)-9M- Maximum permissible LTV	19%	9 M	Up to Rs 99999/-	>30-60D: 19% >60-90D: 22% >90-270D: 24% >270D: 27%
GUIDE 20%-Holiday (3M)-9M- Maximum permissible LTV	20%	9 M	Up to Rs 99999/-	>30-60D: 20% >60-90D: 20% >90-270D: 24% >270D: 27%
GUIDE 18%-Holiday (NIL)-12M-90% of maximum LTV	18%	12 M	Up to Rs 99999/-	>30-60D: 21% >60-90D: 22% >90-270D: 24% >270D: 27%
GUIDE 22%-Holiday (5M)-12M-90% of maximum LTV	22%	12 M	Up to Rs 99999/-	>30-60D: 22% >60-90D: 22% >90-150D: 22% >150-270D: 24% >270D: 27%
GUIDE 12%-Holiday (NIL)-9M-60% of maximum LTV	12%	9 M	Up to Rs 49999/-	>30-60D: 17% >60-90D: 22% >90-270D: 24% >270D: 27%
GUIDE 14%-Holiday (NIL)-9M-70% of maximum LTV	14%	9 M	Up to Rs 49999/-	>30-60D: 17% >60-90D: 22% >90-270D: 24% >270D: 27%
GUIDE 16%-Holiday (NIL)-9M-80% of maximum LTV	16%	9 M	Up to Rs 49999/-	>30-60D: 18% >60-90D: 22% >90-270D: 24% >270D: 27%
GUIDE 12%-Prepaid Sch-6M- Maximum permissible LTV	12%	6 M	Rs 50000/- to max 99999/-	Prepaid interest Scheme 1% per month for 6 months. Above 6M -22% (Pre Closure clause -20% applicable)
Minimum interest of 7 days will be charged if pre closed before 7 days. Interest will be calculated on Ab initio basis. In all cases interest slab will shift back to original rate at which the loan was availed if interest is paid up to date along with additional charges if any. All interest rates mentioned are per annum only. Interest to be paid on monthly basis.				
#Holiday indicates period during which higher interest rate slabs not applicable on non servicing of monthly interest.				

A*. If interest is serviced promptly every Month (the term "Month" / "Monthly" shall mean a block / continuous period of 30 days and not an English Calendar month) without any delay for a minimum 90 consecutive days during the tenure of loan, then the loan shall be eligible for an interest rebate of 0.2% p.a (on the interest rate at which the loan was availed) for the succeeding period, subject to prompt servicing of Monthly interest thereafter.

B*. Loans falling under (A) above with maximum 9 months tenure and eligible for the above rebate of 0.2% p.a, upon servicing subsequent Monthly interest promptly for a minimum 60 consecutive days, would be eligible for an additional rebate of 0.3% p.a (on the interest rate at which the loan was availed) for the succeeding period, subject to prompt servicing of Monthly interest thereafter.

C*. Loans falling under (A) above with maximum 12 months tenure and eligible for the above rebate of 0.2% p.a upon servicing subsequent Monthly interest promptly for a minimum 120 consecutive days would be eligible for an additional rebate of 0.3% p.a (on the interest rate at which the loan was availed) for the succeeding period, subject to prompt servicing of Monthly interest thereafter.

D. Loan Tenure Completion Reward -In a 9 month scheme, loans that are closed on or after 241st day from pledge date would be eligible. In a 12 month scheme, loans that are closed on or after 331st day from pledge date would be eligible. 1% of the interest paid subject to a maximum of RS.75/- will be paid as cashback at Loan Closure.

E. Digital Payment Reward- Borrowers making more than half the number of transactions through digital mode (mobile wallet, bank transfer or through other digital mode) during the loan tenure will be rewarded. Rs. 10/- for loans up to Rs.99999/-. Rs. 100/- for loan amount Rs 1 lakh & above.

*Note:

- Eligibility to the above rebate scheme shall be subject to prompt servicing of Monthly interest and in the event of any delay in making such Monthly interest payments, the rebate shall stand automatically withdrawn and higher interest rates shall be applicable as per the Terms and Conditions of Loan.
- As per the terms of the loan, the borrower is obliged to promptly service the accrued interest every Month. In spite of such obligation of the borrower, the Company is offering the above reward only as an appreciation for good credit behaviour. However, the Company reserves its right to withdraw, modify or amend the terms of the above rebate scheme any time with prior intimation.