

SI NO	SCHEME	% OF INTEREST	MODE OF CALCULATION	TENURE	RATE/GRAM	LOAN AMOUNT	PROCESSING CHARGES	REMARKS
1	Express Gold Loan	22%	Compounded monthly	9 months	Full LTV	No limit	Rs 10 plus service tax per pledge	Upto 1 month - 22% >1 up to 3 months- 24% > 3 upto 6 months- 27% > 6 months- 30%
2	MIP- 14	14%	Ab initio basis	9 months	70% of LTV	up to 75000/-	Rs 10 plus service tax per pledge	Upto 1 month - 14% >1 up to 3 months- 17% > 3 upto 6 months- 21% > 6 -9 months -24% >9 months- 27%
3	MIP- 18	18%	Ab initio basis	9 months	80% of LTV	Up to 3 lakh	Rs 10 plus service tax per pledge	Upto 3 months-18% > 3-upto 6 months-22% >6 upto 9 months-24% >9 months-27%
4	MIP-22	22%	Ab initio basis	9 months	90% of LTV	As per approval	Rs 10 plus service tax per pledge	Upto 5 months- 22% >5 upto 9 months-24% >9 months-27%
Additional interest @ 12% per annum on defaulted interest will be charged if exceeding 9 months under MIP scheme								
5	MSGL	15%	Ab initio basis	6 months	Full LTV	Minimum loan amount Rs. 2 lakh	Rs 1000/- plus service tax per pledge.	Upto 3 months-15% >3 upto 6 months-17% >6 months-20%
6	Special 16	16%	Compounded monthly	6 months	Full LTV	Minimum loan amount Rs 1 lakh Maximum loan amount Rs.3 lakh-	Rs 500/- plus Service tax per pledge.	Upto 90 days-16% 91-150days- 20% 151- 180 days- 22%

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7	Steady 16	16%	Compounded monthly	9 months	Full LTV	Minimum loan amount Rs. 5 lakh	Processing Fee- 5-10 L= 2000 >10-15 L= 3250 >15-20 L= 4250 >20-25 L= 5250 > 25 L= 0.3% (as per app.from Co.Ops) plus Service tax	Upto 180 days-16% >180 days-20%
8	Vyapar Mithra	18%	Ab initio basis	9 months	Full LTV	Maximum loan amount 5 lakhs or as per approval.	0.05% of loan subject plus Service tax to maximum of Rs 100	Upto 1 month-18% >1 upto 2 month-22% >2 upto 3 months-24% >3 upto 6 months-27% >6 months-30%
9	EMI gold loan	20%	EMI	3,6,9,12 & 24 months	Full LTV	Min- Rs 5000	Service Charge ranging from Rs.5 to maximum Rs. 100 depending on the amount taken.Service tax as applicable will be charged extra	In the event of default Additional interest at the rate of 36% per annum will apply on the defaulted EMI for the defaulted no. of days.
10	Dinam Gold Loan	20%	Simple interest	9 months	Full LTV	Minimum- 50000/- Maximum- Rs 10 lakhs	Rs.75/-plus Service tax for Loan amounts up to Rs 200000/- Rs.100/- plus service tax for Loan amounts above Rs 200000/-	Daily collection

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11	One plus GL	12%	Simple interest	6 months	Full LTV	Rs.50000/ to Rs.99999/-	0.6% of loan amount plus Service tax	Advance interest Scheme 1% per month for 180 Days. Above 180 D -22% (Pre Closure clause -20% applicable)
12	Vidya Plus	18%	Ab initio basis	9 months	Full LTV	Maximum- Rs 99999/-	Rs 10 per pledge & repledge	0-30 days-18% 31-60 days-21% Above 60 D-24%
13	Samudra (selected regions only)	18%	Compounded monthly	6 months	Full LTV	Maximum-Rs 99999/-	Rs 10 per pledge & repledge	Upto 90 days-18% 91-180 days-21% Above 180D-24%
14	Choice Gold loan	22%	Simple interest	9 months	Full LTV	Minimum-Rs 2000 Maximum-Rs 100000	One time processing fee of Rs 5- Rs 100 depending on loan amount.	22% per annum for 6 months but on prompt repayment of interest for 180 days a rebate of 4 % will be made available making effective interest rate at 18% per annum. Monthly compounding @24% per annum after 180 days

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 from the date of clearance of default. * All interest rates mentioned are per annum only

Business Loans

SI NO	SCHEME	% OF INTEREST	TENURE	PROCESSING CHARGES	LOAN AMOUNT	REMARKS
				Rs. 300 + Service tax & Collection	Minimum : Rs 5,000 Maximum :	Repayment through daily installment (EDI) collected in 104 business days.

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1	SME Loan - (Hypothecation of Stock)	24%	75% of the value of Hypothecated stock	104 Business days	tax & Collection charge of 1% of loan amount or Rs. 150 which ever is higher	Maximum : Rs.200000/- (Higher Loan amounts subject to HO Approvals)		In case of delayed payment of instalments, a default interest rate of 36% p.a on the defaulted EDI, for delayed days will be charged separately.
2	Suvidha Loan - (Short term business loan)	24%	N.A	104 Business days	Rs. 150 + Service tax & Collection charge of 1% of loan amount or Rs. 150 which ever is lower	Minimum : Rs 5,000 /- Maximum: Rs 15,000/-		Repayment through daily installment (EDI) collected in 104 business days. In case of delayed payment of instalments, a default interest rate of 36% p.a on the defaulted EDI, for delayed days will be charged separately.
3	SME Suvarna Loan - (For Micro and Small Business Enterpreneurs with Stock as primary Security and Gold as secondary collateral)	24%	80% of the value of Stock and 50% as gold security	234 business days	Rs. 300 + Service tax & Collection charge of 1% of loan amount.	Minimum - Rs.50000/to Maximum up to Rs.300000/-		Repayment through Equated Daily Instalments (EDI) collected in 234 instalments. In case of delayed payment of instalments, a default interest rate of 36% p.a on the defaulted EDI, for delayed days will be charged separately.
* All interest rates mentioned are per annum only								