

SI NO	SCHEME	% OF INTEREST	MODE OF CALCUL	TENURE	RATE/GRAM	LOAN AMOUNT	PROCESSING CHARGES	REMARKS Default interest rate slabs p.a.
1	Express Gold Loan	22%	Compounded monthly	9 months	Full LTV	No limit	Rs 10 plus service tax per pledge	If serviced monthly - 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	If serviced monthly- 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	If serviced within 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	If serviced within 5 months- 22% >5 upto 9 months-24% >9 months-27%
<b>Additional interest @ 12% per annum on defaulted interest will be charged if exceeding 9 months under MIP scheme</b>								
5	MSGL	15%	Ab initio	6 months	Full LTV	Minimum loan amount Rs. 2 lakh	Rs 1000/- plus service tax per pledge.	If serviced within 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.	If serviced within 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	If serviced within 180 days-16% >180 days-20%
8	Vyapar Mithra	18%	Ab initio	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	If serviced monthly-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	If serviced monthly-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	If serviced within 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
15	Special 14	14%	Ab initio basis	9 months	Full LTV	Minimum - Rs.100000 to Maximum Rs.300000	0.5% of the Loan Amount subject to a maximum of Rs.1000/-. Taxes applicable will be charged extra	If serviced within 60 days-14%.61-90 days-17% 91-180 days-20% Abv 180 days-24%

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16	BiGG Gold Loans	12%	Ab initio basis	9 months	Full LTV	Min 800000	Proc fee 0.25% subject to Max 3600	If serviced monthly-12% 31-90 days-14% 91-120days-18% 121-150-22% 151 days-24% (Good Credit Behaviour slabs ( up to 90 days -12%, 91-150-11.8% , 151 & above -11.5%))
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								
<b>Business Loans</b>								
SI NO	SCHEME	% OF INTEREST	TENURE	PROCESSING CHARGES	LOAN AMOUNT	REMARKS		
1	SME Loan - (Equated Daily Installment)	24%	104 Business days	Rs. 300 + GST & Collection charge of 1% of loan amount or Rs. 150 which ever is higher	Minimum : Rs 15,000/- Maximum : Rs. 75,000/-	Repayment is done through Equated Daily Installments (EDI) collected in 104 business days.		
2	SME Loan (Equated Monthly Installment)	24%	6 months to 36 months	Rs.1.5% of loan amount + GST(18%). Customer need to pay upfront after disbursement	Minimum: Rs 75,001/- Maximum: Rs. 3,00,000	Repayment is done through Equated Monthly Installments (EMI).		

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3	Suvarna Loan (Equated Daily Installment) - (For Micro and Small Business Enterpreneurs with Stock as primary Security and Gold as secondary collateral)	24%		234 Business days	Rs. 300 + GST & Collection charge of 1% of loan amount.	Minimum: Rs.50,000/- Maximum: Rs.3,00,000/-		Repayment is done through Equated Daily Instalments (EDI) collected in 234 instalments.
<b>* All interest rates mentioned are per annum only</b>								