



## Muthoot Blue Bright Gold Loan (1 lac - 1.99 lacs)

**Schemes as on March 20,2019 - Applicable to North, East and West Zones Only**

Scheme Specification	Bright 22%-Hol(2M)-9M-Full LTV	Bright 24%-Hol(3M)-9M-Full LTV	Bright 22%-Hol(Nil)-12M-90%LTV	Bright 19%-Hol(Nil)-9M-90% LTV	Bright 17.5%-Hol(Nil)-9M-Full LTV (ONLY For Repledge of Existing Special 14 cases)
<b>Base Interest Rate (p.a)</b>	22.00%	24.00%	22.00%	19.00%	17.50%
<b>LTV</b>	100% of Max Permissible LTV	100% of Max Permissible LTV	90% of Maximum permissible LTV	90% of Maximum permissible LTV	100% of Maximum permissible LTV
<b>Loan Amount Minimum-Maximum</b>	Rs.100000/- to Rs.1999999/-	Rs.100000/- to Rs.1999999/-	Rs.100000/- to Rs.1999999/-	Rs.100000/- to Rs.1999999/-	Rs.100000/- to Rs.2999999/- ( Minimum Repledge amount of Rs.100000/-mandatory)
<b>Maximum Tenure</b>	9 Months	9 Months	12 Months	9 Months	9 Months
<b>Processing Fee (inclusive of GST)</b>	Rs.20/- inclusive of GST	Rs.20/- inclusive of GST	Rs.20/- inclusive of GST	Rs.20/- inclusive of GST	0.5% of the Loan Amount
<b>Special Feature</b>	-	3 Month default interest slab Holiday from last up to date interest payment date	-	-	This scheme is applicable only for repledge of Special 14 cases with minimum Repledge amount of Rs.1Lakh. No fresh disbursal permitted for any customer.
	<b>** Higher interest rate slab Holiday indicates that there is no higher interest rate slab applicable during the specified period on non servicing of monthly interest Or in other words, the applicable interest rate will remain steady during the stipulated period irrespective of monthly servicing of interest accrued by the borrower.</b>				
<b>Default Slabs</b>	0-30D **: 22%	0-30D: 24%	0-30D **: 22%	0-30D: 19%	0-30D: (17.5%)
	>30-60D: 22%	>30-60D: 24%	>30-60D: 25%	>30-60D: 22%	>30-60D: (21.5%)
	>60-90D: 26%	>60-90D: 24%	>60-90D: 26%	>60-90D: 24%	>60-90D: (25.5%)
	>90-270D: 28%	>90-270D: 28%	>90-270D: 28%	>90-270D: 26%	>90-270D: (27.5%)
	>270D: 30%	>270D: 30%	>270D: 30%	>270D: 27%	>270D: (30.5%)
	(** "D" stands for number of days from last up to date payment of interest; Interest rate will shift to higher slabs as shown above on non payment/part payment of interest accrued within the stipulated number of days from last up-to- date interest payment date or pledge date whichever is applicable. Such higher slabs will be applicable retrospectively from the pledge date or from the last up to date interest payment date as the case may be. Also, Loans will shift back to the original interest rate at which the loan was availed (basic interest rate of the scheme) once the borrower remits the interest accrued in full. In general, monthly servicing of interest accrued by borrowers is required to maintain the applicable interest rate at basic slab of the scheme.				
<b>Mode of Interest Calculation</b>	Simple Interest calculation Method <i>ab initio</i>				
<b>Minimum Day Interest Applicability on Pre closure</b>	Interest for a minimum period of 7 days will be charged at basic interest rate if pre closed before 7 days.				
<b>Good Credit Behaviour Discounts on applicable interest rate</b>	Applicable				
<b>First Good Credit Slab</b>	21.8%	23.8%	21.8%	18.8%	17.3%
<b>Second Good Credit Slab</b>	21.5%	23.5%	21.5%	18.5%	17.0%
<b>Loan tenure Completion Reward</b>	Applicable				
<b>Digital Payment Reward</b>	Applicable				



## Muthoot Blue Bright Gold Loan (2 lac - 2.99 lacs)

**Schemes as on March 20,2019 - Applicable to North, East and West Zones Only**

Scheme Specification	Bright 19.5%-Hol(2M)-9M-Full LTV-	Bright 21.5%-Hol(3M)-9M-Full LTV	Bright 19.5%-Hol(Nil)-12M-90%LTV	Bright 17.5%-Hol(Nil)-9M-Full LTV (ONLY For Repledge of Existing Special 14 cases)
<b>Base Interest Rate (p.a)</b>	<b>19.50%</b>	<b>21.50%</b>	<b>19.50%</b>	<b>17.50%</b>
<b>LTV</b>	100% of Max Permissible LTV	100% of Max Permissible LTV	90% of Maximum permissible LTV	100% of Maximum permissible LTV
<b>Loan Amount Minimum-Maximum</b>	Rs.200000/- to Rs.2999999/-	Rs.200000/- to Rs.2999999/-	Rs.200000/- to Rs.2999999/-	Rs.100000/- to Rs.2999999/- ( Minimum Repledge amount of Rs.100000/-mandatory)
<b>Maximum Tenure</b>	9 Months	9 Months	12 Months	9 Months
<b>Processing Fee (inclusive of GST)</b>	0.25% of the Loan amount Subject to Maximum of Rs.500/-	0.25% of the Loan amount Subject to Maximum of Rs.500/-	0.25% of the Loan amount Subject to Maximum of Rs.500/-	0.5% of the Loan Amount
<b>Special Feature</b>	-	3 Month default interest slab Holiday from last up to date interest payment date	-	This scheme is applicable only for repledge of Special 14 cases with minimum Repledge amount of Rs.1Lakh. No fresh disbursal permitted for any customer.
	<b>** Higher interest rate slab Holiday indicates that there is no higher interest rate slab applicable during the specified period on non servicing of monthly interest Or in other</b>			
<b>Default Slabs</b>	0-30D**: (19.5%)	0-30D: (21.5%)	0-30D: (19.5%)	0-30D: (17.5%)
	>30-60D: (19.5%)	>30-60D: (21.5%)	>30-60D: (22.5%)	>30-60D: (21.5%)
	>60-90D: (25.5%)	>60-90D: (21.5%)	>60-90D: (25.5%)	>60-90D: (25.5%)
	>90-270D: (27.5%)	>90-270D: (27.5%)	>90-270D: (27.5%)	>90-270D: (27.5%)
	>270D: (30.5%)	>270D: (30.5%)	>270D: (30.5%)	>270D: (30.5%)
		(** "D" stands for number of days from last up to date payment of interest; Interest rate will shift to higher slabs as shown above on non payment/part payment of interest accrued within the stipulated number of days from last up-to- date interest payment date or pledge date whichever is applicable . Such higher slabs will be applicable retrospectively from the pledge date or from the last up to date interest payment date as the case may be. Also, Loans will shift back to the original interest rate at which the loan was availed (basic interest rate of the scheme) once the borrower remits the interest accrued in full. In general, monthly servicing of interest accrued by borrowers is required to maintain the applicable interest rate at basic slab of the scheme.		
<b>Mode of Interest Calculation</b>	Simple Interest calculation Method <i>abinitio</i>			
<b>Minimum Day Interest Applicability on Pre closure</b>	Interest for a minimum period of 7 days will be charged at basic interest rate if pre closed before 7 days.			
<b>Good Credit Behaviour Discounts on applicable interest rate</b>	Applicable			
<b>First Good Credit Slab</b>	19.3%	21.3%	19.3%	17.3%
<b>Second Good Credit Slab</b>	19.0%	21.0%	19.0%	17.0%
<b>Loan tenure Completion Reward</b>	Applicable			
<b>Digital Payment Reward</b>	Applicable			