



Muthoot Blue Guide Gold Loan

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

Scheme Specification	Guide 22%-Hol(Nil)-9M-Full LTV	Guide 23%-Hol(2M)-9M-Full LTV	Guide 24%-Hol(3M)-9M-Full LTV	Guide 22%-Hol(Nil)-12M-90% LTV	Guide 26%-Hol(5M)-12M-90% LTV	Guide 12%-Hol(Nil)-9M-60% LTV (With restricted portfolio limit)	Guide 15%-Hol(Nil)-9M-70% LTV	Guide 18%-Hol(Nil)-9M-80% LTV	Guide 19%-Hol(Nil)-9M-90% LTV	Guide 12%-Prepaid-6M (With restricted portfolio limit)
Base Interest Rate	22.00%	23.00%	24.00%	22.00%	26.00%	12.00%	15.00%	18.00%	19.00%	12.00%
LTV	100% of Maximum permissible LTV	100% of Maximum permissible LTV	100% of Maximum permissible LTV	90% of Maximum permissible LTV	90% of Maximum permissible LTV	60% of Maximum permissible LTV	70% of Maximum permissible LTV	80% of Maximum permissible LTV	90% of Maximum permissible LTV	Maximum permissible LTV
Loan Amount Minimum-Maximum	Maximum up to Rs. 99999/-	Maximum up to Rs. 99999/-	Maximum up to Rs. 99999/-	Maximum up to Rs. 99999/-	Maximum up to Rs. 99999/-	Maximum up to Rs. 49999/-	Maximum up to Rs. 49999/-	Maximum up to Rs. 49999/-	Maximum up to Rs. 99999/-	Minimum :Rs.50000/- Maximum : Rs.99999/-
Maximum Tenure	9 Months	9 Months	9 Months	12 Months	12 Months	9 Months	9 Months	9 Months	9 Months	6 Months
Processing Fee (inclusive of GST except for Prepaid Scheme)	Rs 12/- up to Loan Amount Rs.49999/- Rs.20/- for Loan Amount in the range Rs.50000/- to Rs.99999/-	Rs 12/- up to Loan Amount Rs.49999/- Rs.20/- for Loan Amount in the range Rs.50000/- to Rs.99999/-	Rs 12/- up to Loan Amount Rs.49999/- Rs.20/- for Loan Amount in the range Rs.50000/- to Rs.99999/-	Rs 12/- up to Loan Amount Rs.49999/- Rs.20/- for Loan Amount in the range Rs.50000/- to Rs.99999/-	Rs 12/- up to Loan Amount Rs.49999/- Rs.20/- for Loan Amount in the range Rs.50000/- to Rs.99999/-	Rs 12/-	Rs 12/-	Rs 12/-	Rs 12/- up to Loan Amount Rs.49999/- Rs.20/- for Loan Amount in the range Rs.50000/- to Rs.99999/-	0.6% of the Loan Amount GST as applicable will be charged Extra
Special Feature	-	2 Month default interest slab Holiday* from last up to date interest payment date	3 Month default interest slab Holiday from last up to date interest payment date	-	5 Month default interest slab Holiday from last up to date interest payment date	-	-	-	-	Pre-Payment of interest amount for the Maximum Loan tenure at the time of Pledge
	* 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.									
Specific restriction on Loan outstanding per Customer	NIL					Maximum Loan outstanding per customer ID capped at Rs 50,000/-				At any given point of time, Only one active prepaid loan permitted under a UCIC.
Default Slabs	0-30D**: 22%	0-30D: 23%	0-30D: 24%	0-30D**: 22%	0-30D:26%	0-30D: 12%	0-30D:15%	0-30D: 18%	0-30D: 19%	1.If the loan is preclosed before the loan due date, then the interest rate of 22% p.a shall be charged on the outstanding loan amount for applicable number of days from the date of disbursement of the loan. 2. If the loan not closed on completion of the stipulated loan tenure, the applicable interest rate will become 24%p.a. from the date of completion of loan tenure. 3. At the time of pre closure, the difference between the applicable interest amount and the prepaid interest amount shall be payable either to the applicant or recovered from the applicant as the case may be 4. A grace period of three days permitted for applicability of higher interest slabs on pre closure ; i.e. if loan is preclosed three days prior to the Loan due date the pre closure rate will not be applicable.
	>30-60D: 25%	>30-60D: 23%	>30-60D: 24%	>30-60D: 25%	>30-60D:26%	>30-60D:17%	>30-60D:18%	>30-60D: 20%	>30-60D: 22%	
	>60-90D: 26%	>60-90D: 26%	>60-90D: 24%	>60-90D: 26%	>60-90D:26%	>60-90D:22%	>60-90D: 23%	>60-90D: 24%	>60-90D: 24%	
	>90-270D: 28%	>90-270D: 28%	>90-270D:28%	>90-270D: 28%	>90-150D:26%	>90-270D: 24%	>90-270D:25%	>90-270D: 26%	>90-270D: 26%	
	>270D: 30%	>270D: 30%	>270D:30%	>270D: 30%	>150-270D:28%	>270D: 27%	>270D: 27%	>270D: 27%	>270D: 27%	
					>270D:30%					
	(** "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 (base 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.									
Mode of Interest Calculation	Simple Interest calculation Method <i>abinitio</i>									Simple Interest calculation Method <i>abinitio</i>
Minimum Day Interest Applicability on Pre closure	Interest for a minimum period of 7 days will be charged at base interest rate if pre closed before 7 days.									Interest for a minimum period of 7 days will be charged at 22% p.a if pre closed before 7 days.
Good Credit Behaviour Discounts on applicable interest rate (GCB)	Applicable									Not Applicable
First Good Credit Slab	21.8%	22.8%	23.8%	21.8%	25.8%	11.8%	14.8%	17.8%	18.8%	Not Applicable
Second Good Credit Slab	21.5%	22.5%	23.5%	21.5%	25.5%	11.5%	14.5%	17.5%	18.5%	Not Applicable
Loan tenure Completion Reward (LTCR)	Applicable									Not Applicable
Digital Payment Reward	Applicable									Not Applicable