



### Muthoot Blue Guide Gold Loan

Schemes as on March 20, 2019 - Applicable to Kerala, Tamil Nadu, Karnataka, Andhra Pradesh and Telangana Only

Scheme Specification as per Loan Module	Guide 21%-Hol(Nil)-9M-Full LTV	Guide 22%-Hol(2M)-9M-Full LTV	Guide 23%-Hol(3M)-9M-Full LTV	Guide 21%-Hol(Nil)-12M-90% LTV	Guide 26%-Hol(5M)-12M-90% LTV	Guide 22%-Hol(Nil)-9M-60% LTV [Scheme 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 Samudra 20.5%-Hol(3M)-9M-90% LTV (Only For Selected TN Branches)	Guide 12%-Prepaid-6M (Scheme with restricted portfolio limit)-
Base Interest Rate	21.00%	22.00%	23.00%	21.00%	26.00%	12.00%	15.00%	18.00%	19.00%	20.50%	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	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/-	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	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/-	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					3 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 UIC.
Default Slabs	0-300** 21% >30-60D: 24% >60-90D: 25% >90-270D: 27% >270D: 30%	0-30D: 22% >30-60D: 22% >60-90D: 25% >90-270D: 27% >270D: 30%	0-30D: 23% >30-60D: 23% >60-90D: 23% >90-270D: 27% >270D: 30%	0-30D** 21% >30-60D: 24% >60-90D: 25% >90-270D: 27% >270D: 30%	0-30D: 26% >30-60D: 26% >60-90D: 26% >90-270D: 28% >270D: 30%	0-30D: 12% >30-60D: 17% >60-90D: 22% >90-270D: 24% >270D: 27%	0-30D: 15% >30-60D: 18% >60-90D: 23% >90-270D: 26% >270D: 27%	0-30D: 18% >30-60D: 20% >60-90D: 24% >90-270D: 26% >270D: 27%	0-30D: 19% >30-60D: 22% >60-90D: 24% >90-270D: 26% >270D: 27%	0-90D: (20.5%) >91-180D: (23.5%) >181-270D: (26.5%) >270D: (29.5%)	1. If the loan is pre-closed 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 pre-closed three days prior to the Loan due date the pre-closure rate will not be applicable.
Mode of Interest Calculation	Simple interest calculation Method abinitio										Simple interest calculation Method abinitio
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	20.8%	21.8%	22.8%	20.8%	25.8%	13.8%	14.8%	17.8%	18.8%	20.3%	Not Applicable
Second Good Credit Slab	20.5%	21.5%	22.5%	20.5%	25.5%	11.5%	14.5%	17.5%	18.5%	20.0%	Not Applicable
Loan tenure Completion Reward (LTCR)	Applicable										Not Applicable
Digital Payment Reward	Applicable										Not Applicable