



Muthoot Blue Power Gold Loan (3 lacs - 4.99 lacs)

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

Scheme Specification (in Drop down)	Power 17%-Hol(Nil)-9M-Full LTV	Power 18%-Hol(2M)-9M-Full LTV	Power 19%-Hol(3M)-9M-Full LTV	Power 17%-Hol(Nil)-12M-90%LTV
Base Interest Rate (p.a)	17.00%	18.00%	19.00%	17.00%
LTV	100% of Maximum Permissible LTV	100% of Maximum Permissible LTV	100% of Maximum Permissible LTV	90% of Maximum permissible LTV
Loan Amount Minimum-Maximum	Rs.300000/- to Rs.499999/-	Rs.300000/- to Rs.499999/-	Rs.300000/- to Rs.499999/-	Rs.300000/- to Rs.499999/-
Maximum Tenure	9 Months	9 Months	9 Months	12 Months
Processing Fee (Inclusive of GST)	0.25% of the Loan amount Subject to Maximum of Rs.1200/-	0.25% of the Loan amount Subject to Maximum of Rs.1200/-	0.25% of the Loan amount Subject to Maximum of Rs.1200/-	0.25% of the Loan amount Subject to Maximum of Rs.1200/-
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	-
Default Slabs	* * 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,			
	0-30D**: 17%	0-30D:18%	0-30D: 19%	0-30D**: 17%
	>30-60D: 20%	>30-60D:18%	>30-60D:19%	>30-60D: 20%
	>60-90D: 22%	>60-90D:22%	>60-90D: 19%	>60-90D: 22%
	>90-120D: 24%	>90-120D: 24%	>90-120D:24%	>90-120D: 24%
	>120-270D:27%	>120-270D:27%	>120-270D:27%	>120-270D:27%
	>270D: 30%	>270D: 30%	>270D: 30%	>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 (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.				
Mode of Interest Calculation	Simple Interest calculation Method <i>ab initio</i>			
Minimum Day Interest Applicability on Pre closure	Interest for a minimum period of 7 days will be charged at basic interest rate if pre closed before 7 days.			
Good Credit Behaviour Discounts	Applicable			
First Good Credit Slab	16.8%	17.8%	18.8%	16.8%
Second Good Credit Slab	16.50%	17.50%	18.50%	16.50%
Loan tenure Completion Reward	Applicable			
Digital Payment Reward	Applicable			



Muthoot Blue Power Gold Loan (5 lacs - 7.99 lacs)

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

Scheme Specification (in Drop down)	Power 13%-Hol(Nil)-9M-Full LTV	Power 14%-Hol(2M)-9M-Full LTV	Power 15%-Hol(3M)-9M-Full LTV	Power 13%-Hol(Nil)-12M-90%LTV
Revised specification in Dash board	Power-13-M9-H0M-L100	Power-14-M9-H2M-L100	Power-15-M9-H3M-L100	Power-13-M12-H0M-L90
Base Interest Rate (p.a)	13.00%	14.00%	15.00%	13.00%
LTV	100% of Maximum Permissible LTV	100% of Maximum Permissible LTV	100% of Maximum Permissible LTV	90% of Maximum permissible LTV
Loan Amount Minimum-Maximum	Rs.500000/- to Rs.799999/-	Rs.500000/- to Rs.799999/-	Rs.500000/- to Rs.799999/-	Rs.500000/- to Rs.799999/-
Maximum Tenure	9 Months	9 Months	9 Months	12 Months
Processing Fee (inclusive of GST)	0.25% of the Loan amount Subject to Maximum of Rs.1200/-	0.25% of the Loan amount Subject to Maximum of Rs.1200/-	0.25% of the Loan amount Subject to Maximum of Rs.1200/-	0.25% of the Loan amount Subject to Maximum of Rs.1200/-
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	-
Default Slabs	** 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,			
	0-30D**: 13%	0-30D:14%	0-30D: 15%	0-30D**: 13%
	>30-60D: 17.5%	>30-60D: 14%	>30-60D: 15%	>30-60D: 17.5%
	>60-90D: 17.5%	>60-90D: 17.5%	>60-90D: 15%	>60-90D: 17.5%
	>90-120D: 21.5%	>90-120D: 21.5%	>90-120D: 21.5%	>90-120D: 21.5%
	>120-270D:27%	>120-270D:27%	>120-270D:27%	>120-270D:27%
	>270D: 30%	>270D: 30%	>270D: 30%	>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 (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.			
Mode of Interest Calculation	Simple Interest calculation Method <i>ab initio</i>			
Minimum Day Interest Applicability on Pre closure	Interest for a minimum period of 7 days will be charged at basic interest rate if pre closed before 7 days.			
Good Credit Behaviour Discounts	Applicable			
First Good Credit Slab	12.8%	13.8%	14.8%	12.8%
Second Good Credit Slab	12.50%	13.50%	14.50%	12.50%
Loan tenure Completion Reward	Applicable			
Digital Payment Reward	Applicable			