

Unique Muthoot Blue Benefits



Reward - Bullet Schemes

Good Credit Behaviour Discount

A*. If interest is serviced promptly every Month (the term "Month" / "Monthly" shall mean a block / continuous period of 30 days and not an English Calendar month) without any default or delay for a minimum 90 consecutive days during the tenure of loan, then the loan shall be eligible for an interest rebate of 0.2% p.a (on the interest rate at which the loan was availed) for the succeeding period, subject to prompt servicing of Monthly interest thereafter.

GCB for 9M tenure loans

B*. Loans falling under (A) above with maximum 9 months tenure and eligible for the above rebate of 0.2% p.a, upon servicing subsequent Monthly interest promptly for a minimum 60 consecutive days, would be eligible for an additional rebate of 0.3% p.a (i.e rebate of 0.5% on the interest rate at which the loan was availed) for the succeeding period, subject to prompt servicing of Monthly interest thereafter.

GCB for 12M tenure loans

C*. Loans falling under (A) above with maximum 12 months tenure and eligible for the above rebate of 0.2% p.a upon servicing subsequent Monthly interest promptly for a minimum 120 consecutive days would be eligible for an additional rebate of 0.3% p.a (i.e rebate of 0.5% on the interest rate at which the loan was availed) for the succeeding period, subject to prompt servicing of Monthly interest thereafter.

Loan Tenure Completion Reward

D. Loan Tenure Completion Reward -In a 9 month scheme, loans that are closed on or after 241st day from pledge date would be eligible. In a 12 month scheme, loans that are closed on or after 331st day from pledge date would be eligible. 1% of the interest paid subject to a maximum cap will be paid as cashback at Loan Closure. The maximum cap for cash back are Rs.75/- for Guide, Rs.250/- for Bright, Rs.650/- for Power and Rs.1500 for BiGG GL.

Digital Payment Reward

E. Digital Payment Reward- Borrowers making more than half the number of transactions through digital mode (mobile wallet, bank transfer or through other digital mode) during the loan tenure will be rewarded. Rs. 10/- for loans up to Rs.99999/-. Rs. 100/- for loan amount Rs 1 lakh & above.

*Note:

• Eligibility to the above rebate scheme shall be subject to prompt servicing of Monthly interest and in the event of any delay or default in making such Monthly interest payments, the rebate shall stand automatically withdrawn and higher interest rates shall be applicable as per the Terms and Conditions of Loan.

• As per the terms of the loan, the borrower is obliged to promptly service the accrued interest every Month. In spite of such obligation of the borrower, the Company is offering the above reward only as an appreciation for good repayment behaviour. However, the Company reserves its right to withdraw, modify or amend the terms of the above rebate scheme any time with prior intimation.

Rewards - EMI Schemes

A. In case of EMI scheme availed for **9/12/24/36 months**, **0.5% of interest paid is eligible as cash back at the end of successful completion of tenure**. This is applicable only for payments without any default during loan tenure. The reward is **not applicable for loan tenures of 3 and 6 months** and if loan is preclosed

B. **Digital Payment Reward**- Borrowers making more than half the number of transactions through digital mode (NACH, mobile wallet, bank transfer or through other digital mode) during the loan tenure will be rewarded. A Cash back amount of Rs.50/- will be paid at loan closure.

For more information, please call us on

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