

SI NO	SCHEMES	BASIC INTEREST % (p.a)	MODE OF INTEREST CALCULATION	TENURE	RATE/GRAM	LOAN AMOUNTS	PROCESSING CHARGES	INTEREST RATE DEFAULT SLABS APPLICABLE
1	Express Gold Loan	22%	Compounded monthly	9 months	Full LTV	No limit	Rs 10 plus service tax per pledge	Upto 1 month - 22% >1 up to 3 months - 24% > 3 upto 6 months- 27% > 6 months- 30%
2	MIP- 14	14%	Ab initio basis	9 months	70% of LTV	up to 75000/-	Rs 10 plus service tax per pledge	Upto 1 month - 14% >1 up to 3 months- 17% > 3 upto 6 months- 21% > 6 -9 months -24% >9 months- 27%
3	MIP- 18	18%	Ab initio basis	9 months	80% of LTV	Up to 3 lakh	Rs 10 plus service tax per pledge	Upto 3 months - 18% > 3-upto 6 months - 22% >6 upto 9 months - 24% >9 months - 27%
4	MIP-22	22%	Ab initio basis	9 months	90% of LTV	As per approval	Rs 10 plus service tax per pledge	Upto 5 months - 22% >5 upto 9 months-24% >9 months - 27%
5	MSG L	15%	Ab initio basis	6 months	Full LTV	Minimum loan amount Rs. 2 lakh	Rs 1000/- plus service tax per pledge.	Upto 3 months - 15% >3 upto 6 months - 17% >6 months - 20%
6	Special 16	16%	Compounded monthly	6 months	Full LTV	Minimum loan amount Rs 1 lakh Maximum loan amount Rs.3 lakh	Rs 500/- plus Service tax per pledge.	Upto 90 days - 16% 91-150days - 20% 151- 180 days - 22%
7	Steady 16	16%	Compounded monthly	9 months	Full LTV	Minimum loan amount Rs. 5 lakh	Processing Fee- As per slabs Approx. 0.3% plus Service tax	Upto 180 days - 16% >180 days - 20%
8	Vyapar Mithra	18%	Ab initio basis	9 months	Full LTV	Maximum loan amount 5 lakhs or as per approval.	0.05% of loan to maximum of Rs 100	Upto 1 month - 18% >1 upto 2 month - 22% >2 upto 3 months - 24% >3 upto 6 months - 27% >6 months - 30%
9	EMI gold loan	20%	EMI	3,6,9,12 & 24 months	Full LTV	Min- Rs 5000	Service Charge ranging from Rs.5 to maximum Rs. 100 depending on the amount taken.	In the event of default Additional interest at the rate of 36% per annum will apply on the defaulted EMI for the defaulted no. of days.
10	Dinam Gold Loan	20%	Simple interest	9 months	Full LTV	Minimum- 50000/- Maximum- Rs 10 lakhs	up to 2 lacs- Rs.75/-/- Above 2 lacs- Rs.100/- (plus service tax)	No Default Slabs; Daily Door Step collection
11	One plus GL	12%	Simple interest	6 months	Full LTV	Rs.50000/ to Rs.99999/-	0.6% of loan amount plus Service tax	Advance interest Scheme 1% per month for 180 Days. Above 180 D - 22% (Pre Closure clause - 20% applicable)
12	Samudra (selected regions only)	18%	Compounded monthly	9months	Full LTV	Maximum-Rs 99999/-	Rs 10 per pledge & repledge	Upto 90 days - 18% 91-180 days - 21% Above 180D - 24%

13	Vidya Plus	18%	Ab initio basis	9 months	Full LTV	Maximum - Rs 99,999/-	Rs 10 per pledge & repledge	Upto 30 days - 18% 31-60days - 21% Above 60 days - 24%
14	Choice Gold loan	22%	Simple interest	9 months	Full LTV	Minimum-Rs 2000 Maximum- Rs 100000	One time processing fee of Rs 5- Rs 100 depending on loan amount.	4% rebate on prompt payment of interest within 180 days. After prompt payment of 6 month interest, the slab will be steady at 18% Monthly compounding @24% per annum after 180 days
15	Special 14	14%	Ab initio basis	9 months	Full LTV	Minimum - Rs.100000 to Maximum Rs.300000	0.5% of the Loan Amount subject to a maximum of Rs.1000/- . Taxes applicable will be charged extra	0-60 days - 14% 61-90 days - 17% 91-180 days - 20% Abv 180 days - 24%
16	Trader's Flexi	19%	Compounded monthly	6 months	Full LTV	Min 50K	Proc fee Rs.500/-	
17	BIGG Gold Loans	12%	Ab initio basis	9 months	Full LTV	Min 800K	Proc fee 0.25% subject to Max 3600	0-30 days - 12% 31-90 days - 14% 91-120 days - 18% 121-150 days - 22% 151 days - 24% Good Credit Behaviour slabs (up to 90 days -12%, 91-150 - 11.8%, 151 & above - 11.5%)

For more information please call us on 1800 102 1616