Muthoot Blue Bright Gold Loan (1lacs - 1.99lacs)

Scheme Specification	Bright 21%-Hol(2M)- 9M-Full LTV	Bright 23%-Hol(3M)- 9M-Full LTV	Bright 21%-Hol(Nil)- 12M-90%LTV	Bright 20%-Hol(Nil)- 9M-90% LTV	Bright 17.5%-Hol(Nil)- 9M-Full LTV (ONLY For Repledge of Existing Special 14 cases)
Interest Rate (p.a)	**21.00%**	**23.00%**	**21.00%**	**20.00%**	**17.50%**
LTV	Max Permissible LTV	Max Permissible LTV	90% of Maximum permissible LTV	90% of Maximum permissible LTV	Maximum permissible LTV
Loan Amount Minimum-Maximum	Rs.100000/- to Rs.199999/-	Rs.100000/- to Rs.199999/-	Rs.100000/- to Rs.199999/-	Rs.100000/- to Rs.199999/-	Rs.100000/- to Rs.299999/- (Minimum Repledge amount of Rs.100000/-mandatory)
Maximum Tenure	9 Months	9 Months	12 Months	9 Months	9 Months
Processing Fee (inclusive of GST)	Rs.20/- inclusive of GST	Rs.20/- inclusive of GST	Rs.20/- inclusive of GST	Rs.20/- inclusive of GST	0.5% of the Loan Amount
Special Feature	-	3 Month default interest slab Holiday from last up to date interest payment date	-	-	This scheme is applicable only for repledge of Special 14 cases with minimum Repledge amount of Rs.1Lakh. No fresh disbursal permitted for any customer.
	*** * 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**				
Higher rate Slabs based on Monthly Interest payment	0-30D**: 21%	0-30D: 23%	0-30D**: 21%	0-30D: 20%	0-30D: (17.5%)
	>30-60D: 21%	>30-60D: 23%	>30-60D: 24%	>30-60D: 23%	>30-60D: (21.5%)
	>60-90D: 25%	>60-90D: 23%	>60-90D: 25%	>60-90D: 25%	>60-90D: (25.5%)
	>90-270D: 27%	>90-270D:27%	>90-270D: 27%	>90-270D: 27%	>90-270D: (27.5%)
	>270D: 30%	>270D:30%	>270D: 30%	>270D: 28%	>270D: (30.5%)
	(** "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				
Mode of Interest Calculation	Simple Interest calculation Method *abinitio*				
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 on appplicable interest rate	Applicable				
First Good Credit Slab	20.8%	22.8%	20.8%	19.8%	17.3%
Second Good Credit Slab	20.5%	22.5%	20.5%	19.5%	17.0%
Loan tenure Completion Reward	Applicable				
Digital Payment Reward	Applicable				

Bright Gold Loan (2lacs to 2.99lacs)

Scheme Specification	Bright 19.5%-Hol(2M)- 9M-Full LTV-	Bright 21.5%-Hol(3M)- 9M-Full LTV	Bright 19.5%-Hol(Nil)- 12M-90%LTV	Bright 17.5%-Hol(Nil)- 9M-Full LTV (ONLY For Repledge of Existing Special 14 cases)
Interest Rate (p.a)	**19.50%**	**21.50%**	**19.50%**	**17.50%**
LTV	100% of Max Permissible LTV	100% of Max Permissible LTV	90% of Maximum permissible LTV	100% of Maximum permissible LTV
Loan Amount Minimum-Maximum	Rs.200000/- to Rs.299999/-	Rs.200000/- to Rs.299999/-	Rs.200000/- to Rs.299999/-	Rs.100000/- to Rs.299999/- (Minimum Repledge amount of Rs.100000/-mandatory)
Maximum Tenure	9 Months	9 Months	12 Months	9 Months
Processing Fee (inclusive of GST)	0.25% of the Loan amount Subject to Maximum of Rs.500/-	0.25% of the Loan amount Subject to Maximum of Rs.500/-	0.25% of the Loan amount Subject to Maximum of Rs.500/-	0.5% of the Loan Amount
Special Feature	-	3 Month default interest slab Holiday from last up to date interest payment date	-	This scheme is applicable only for repledge of Special 14 cases with minimum Repledge amount of Rs.1Lakh. No fresh disbursal permitted for any customer.
	*** * 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**			
Higher rate Slabs based on Monthly Interest payment	0-30D**: (19.5%)	0-30D: (21.5%)	0-30D: (19.5%)	0-30D: (17.5%)
	>30-60D: (19.5%)	>30-60D: (21.5%)	>30-60D: (22.5%)	>30-60D: (21.5%)
	>60-90D: (25.5%)	>60-90D: (21.5%)	>60-90D: (25.5%)	>60-90D: (25.5%)
	>90-270D: (27.5%)	>90-270D: (27.5%)	>90-270D: (27.5%)	>90-270D: (27.5%)
	>270D: (30.5%)	>270D: (30.5%)	>270D: (30.5%)	>270D: (30.5%)
	(** "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			
Mode of Interest Calculation	Simple Interest calculation Method *abinitio*			
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 on appplicable interest rate	Applicable			
First Good Credit Slab	19.3%	21.3%	19.3%	17.3%
Second Good Credit Slab	19.0%	21.0%	19.0%	17.0%
Loan tenure Completion Reward	Applicable			
Digital Payment Reward	Applicable			