

Scheme Name	Scheme Applicability	Interest Rate (per annum)	LTV	Loan Amount Minimum-Maximum	Maximum Tenure	Processing Fee (inclusive of GST except for Prepaid Scheme)	Interest rate slabs based on Monthly Interest payment (Interest rate given are per annum basis)
GUIDE	South	21.00%	Maximum permissible LTV	Maximum up to Rs. 99999/-	6 months	Rs 12/- up to Loan Amount Rs.49999/- Rs.20/- for Loan Amount in the range Rs.50000/- to Rs.99999/-	0-30D**: 21% >30-60D: 25% >60-90D: 26% >90-180D: 28% >180D: 30%
GUIDE	North, East, West	22.00%	Maximum permissible LTV	Maximum up to Rs. 99999/-	6 months	Rs 12/- up to Loan Amount Rs.49999/- Rs.20/- for Loan Amount in the range Rs.50000/- to Rs.99999/-	0-30D**: 22% >30-60D: 26% >60-90D: 27% >90-180D: 29% >180D: 30%
GUIDE	All Zones	12.00%	60% of Maximum permissible LTV	Maximum up to Rs. 49999/-	6 Months	Rs 12/-	0-30D: 12% >30-60D:18% >60-90D:23% >90-180D: 25% >180D: 30%
GUIDE	All Zones	15.00%	70% of Maximum permissible LTV	Maximum up to Rs. 49999/-	6 Months	Rs 12/-	0-30D:15% >30-60D:19% >60-90D: 24% >90-180D:26% >180D: 30%
GUIDE	All Zones	19.00%	80% of Maximum permissible LTV	Maximum up to Rs. 49999/-	6 Months	Rs 12/-	0-30D: 19% >30-60D: 22% >60-90D: 26% >90-180D: 28% >180D: 30%
GUIDE	All Zones	20.00%	90% of Maximum permissible LTV	Maximum up to Rs. 99999/-	6 Months	Rs 12/- up to Loan Amount Rs.49999/- Rs.20/- for Loan Amount in the range Rs.50000/- to Rs.99999/-	0-30D: 20% >30-60D: 24% >60-90D: 26% >90-180D: 28% >180D: 30%
GUIDE PREPAID SCHEME	All Zones	12%; Pre-Payment of Interest amount for the Maximum Loan tenure at the time of Pledge	Maximum permissible LTV	Minimum :Rs.50000/- Maximum : Rs.99999/-	6 Months	0.6% of the Loan Amount GST as applicable will be charged Extra	1.If the loan is preclosed 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
Aatmanirbhar Mahila Gold Loan	All Zones	15.00%	Max Permissible LTV	Maximum up to Rs. 99999/-	6 months	Rs.20/-	0-30D**: 15% >30-60D: 19% >60-90D: 23% >90-120D: 27% >120-180D:29% >180D: 30%
BRIGHT	South	21.00%	Max Permissible LTV	Rs.100000/- to Rs.199999/-	6 months	Rs.20/-	0-60D**: 21% >60-90D: 26% >90-180D: 28% >180D: 30%
BRIGHT	North, East, West	22.00%	Max Permissible LTV	Rs.100000/- to Rs.199999/-	6 months	Rs.20/-	0-60D**: 22% >60-90D: 27% >90-180D: 29% >180D: 30%
BRIGHT	All Zones	20.00%	90% of Maximum permissible LTV	Rs.100000/- to Rs.199999/-	6 Months	Rs.20/-	0-30D: 20% >30-60D: 24% >60-90D: 26% >90-180D: 28% >180D: 30%
BRIGHT	All Zones	19.50%	Max Permissible LTV	Rs.200000/- to Rs.299999/-	6 Months	0.25% of the Loan amount Subject to Maximum of Rs.500/-	0-60D**: 19.5% >60-90D: 26.5% >90-180D: 28.5% >180D: 30%
POWER	All Zones	17.00%	Max Permissible LTV	Rs.300000/- to Rs.499999/-	6 Months	0.25% of the Loan amount Subject to Maximum of Rs.1200/-	0-30D**: 17% >30-60D: 21% >60-90D: 23% >90-120D: 25% >120-180D:28% >180D: 30%
Ashwas Dinam	South	21.00%	Max Permissible LTV	Rs.30000/- to Rs.199999/-	6 Months	Rs 50/- for Loan amounts below Rs 1Lakh; Rs.100/- for Rs.1Lakh & above. Proc fee is inclusive of GST.	0-180D**: 21% >180D: 30%
Ashwas Dinam	North, East, West	22.00%	Max Permissible LTV	Rs.30000/- to Rs.199999/-	6 Months	Rs 50/- for Loan amounts below Rs 1Lakh; Rs.100/- for Rs.1Lakh & above. Proc fee is inclusive of GST.	0-180D**: 22% >180D: 30%
Muthoot Blue Super Value Loan	All Zones	23.00%	Max Permissible LTV	Applicable across all ticket sizes	6 Months	Nil	0-60D**: 23% >60-120D: 27% >121-180D: 29% >180D: 30%
Muthoot Blue Super Value Loan-Version 1	All Zones	23.00%	Max Permissible LTV	Applicable across all ticket sizes	6 Months	Rs.20/-	0-90D**: 23% >90-120D: 27% >120-180D: 29% >180D: 30%
RESTARTINDIA PRADHAN	All Zones	11.99%	Max Permissible LTV	Rs.500000/- onwards	6 Months	Nil	0-30D **: 11.99% >30-60D: 19% >60-90D: 22% >91-150D: 26% >150-180: 28% >180D: 30%

**Note:**  
i) \*\* "D" stands for number of days from last up to date payment of interest or pledge date as the case may be; Interest rate 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 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 base slab of the scheme.  
ii) Interest calculation followed is Simple Interest calculation method.  
iii) Interest for a minimum period of 7 days will be charged, if pre closed before 7 days.