

Name of Scheme	Geographical 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	All Zones	12.00%	60% of Maximum permissible LTV	Maximum up to Rs. 49999/-	6 Months	Rs.20/-	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.20/-	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.20/-	0-30D: 19% >30-60D: 22% >60-90D: 26% >90-180D: 28% >180D: 30%
Guide Prepaid	All Zones	16%; <i>Pre-Payment of Interest amount for the Maximum Loan tenure at the time of Pledge</i>	Full 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 applicable  2. If loan is not closed on or before the due date, 24%p.a. shall be

							applicable from the date of completion of loan tenure.
<b>Easy Blue</b>	<b>All Zones</b>	<b>20.00%</b>	Full LTV	Maximum up to : Rs.49999/-	9 Months	Rs.20/-	0-30D: 20% >30-60D: 25% >60-90D: 25% >90-120D: 28% >120-150D:28% >150-180D:28% >180D: 30%
<b>Easy Plus</b>	<b>All Zones</b>	<b>16.00%</b>	Full LTV	Minimum Rs 50000/- Maximum up to : Rs.99999/-	9 Months	Rs.20/-	0-30D: 16% >30-60D: 21% >60-90D: 24% >90-120D: 27% >120-150D:27% >150-180D:27% >180D: 30%
<b>Easy Max</b>	<b>All Zones</b>	<b>14.00%</b>	Full LTV	Minimum Rs.100000/- Maximum up to : Rs.299999/-	9 Months	For Loan amount up to Rs.199999/-; Rs.20/-  For Loans Rs 200000/- to 299999 Rs. 50/-	0-30D: 14% >30-60D: 18% >60-90D: 24% >90-120D: 24% >120-150D:24% >150-180D:27% >180D: 30%

<b>Easy Pro</b>	<b>All Zones</b>	<b>10.00%</b>	Full LTV	Minimum Rs.300000/- Maximum up to : Rs.499999/-	9 Months	Rs.250/-	0-30D: 10% >30-60D: 14% >60-90D: 14% >90-120D: 18% >120-150D:18% >150-180D:27% >180D: 30%
<b>TAKE IT EASY</b>	<b>All Zones</b>	<b>6.90%</b>	Max Permissible LTV as per AGLOC	Minimum Rs.500000/-	6 Months	0.25% of the loan amount subject to Rs 2000/-	0-30D: 6.9% >30-60D: 14% >60-90D: 19% >90-120D: 23% >120-150D:23% >150-180D:27% >180D: 30%
<b>Muthoot Blue Suer Value Loan</b>	<b>Wherever Co-lending schemes not available</b>	<b>23.00%</b>	Max Permissible LTV as per AGLOC	Applicable across all ticket sizes	9 Months	Rs.20/-	0-30D: 23% >30-60D: 23% >60-90D: 27% >90-120D: 27% >120-150D:29% >150-180D:29% >180D: 30%
<b>Muthoot Blue Super Value Loan- CL**</b>	<b>Selected States</b>	<b>23.00%</b>	Max Permissible LTV as per AGLOC	Applicable across all ticket sizes	6 Months	Rs.20/-	up to 90D:23% >90D: 25%

<b>Muthoot Blue Super Value Loan- CL2</b>	<b>Selected States</b>	<b>23.00%</b>	Max Permissible LTV as per AGLOC	Applicable across all ticket sizes	6 Months	Rs.20/-	Up to 90D:23% >90-120D: 27% >120-180D:29% >180D:30%
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**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) Part payment and preclosures permitted in all schemes
- iv) Interest for a minimum period of 7 days will be charged, if pre closed before 7 days.
- v) 24x7 SMS gold Loan Facility in schemes except Guide Prepaid and Super Value CL