

GOLD LOAN SCHEME-FEATURES AT A GLANCE (revised as on 25th May 2022)

Name of Scheme	Scheme Code	Applicability	Interest Rate (per annum)	LTV	Loan Amount Minimum-Maximum	Maximum Tenure	Processing Fee (inclusive of GST except for Prepaid Scheme)	Interest rate per annum applicable based on number of days from last up -to-date interest paid date
Muthoot Blue Super Value Loan	BLUE SUPER VALUE LOAN-23-M9-H2M-AGLC100	Wherever Co-lending schemes not available	23.00%	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%
Muthoot Blue Super Value Loan-CL	Muthoot Blue Super Value Loan CL-23-M6-H3M-AGLC100	Selected States	23.00%	Max Permissible LTV as per AGLOC	Applicable across all ticket sizes	6 Months	Rs.20/-	up to 90D:23% >90D: 25%
Muthoot Blue Super Value Loan-CL2	Muthoot Blue Super Value Loan CL2-23-M6-H3M-AGLC100	Selected States	23.00%	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%
EASY BLUE 1	EASY BLUE 1-21-M9-H0M-AGLC75	All Zones	21.00%	75% of AGLOC	Below Rs 1L	9 Months	Rs.20/-	0-30D: 21% >30-60D: 23% >60-90D: 27% >90-120D: 27% >120-150D:29% >150-180D:29% >180D: 30%
EASY BLUE 2	EASY BLUE 2-18-M9-H0M-AGLC60	All Zones	18.00%	60% of AGLOC	Below Rs 1L	9 Months	Rs.20/-	0-30D: 18% >30-60D: 21% >60-90D: 24% >90-120D: 24% >120-150D:24% >150-180D:28% >180D: 30%
EASY MAX	EASY MAX-21-M9-H0M-AGLC100	All Zones	21.00%	LTV as per AGLOC	Minimum Rs.100000/- Maximum up to : Rs.299999/-	9 Months	Rs 20	0-30D: 21% >30-60D: 23% >60-90D: 27% >90-120D: 27% >120-150D:29% >150-180D:29% >180D: 30%
EASY MAX 1	EASY MAX 1-18-M9-H3M-AGLC80	All Zones	18.00%	LTV 80% of AGLOC	Minimum Rs.100000/- Maximum up to : Rs.299999/-	9 Months	Rs 20	0-30D: 18% >30-60D: 18% >60-90D: 18% >90-120D: 24% >120-150D:27% >150-180D:29% >180D: 30%

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EASY PRO	EASY PRO-18-M9-H0M -AGLC100	All Zones	18.00%	LTV as per AGLOC	Minimum Rs.300000/- Maximum up to : Rs.499999/-	9 Months	Rs 20	0-30D: 18% >30-60D: 21% >60-90D: 24% >90-120D: 24% >120-150D:24% >150-180D:28% >180D: 30%
EASY PRO 1	EASY PRO 1 -15-M9-H0M-AGLC80	All Zones	15.00%	LTV 80% of as per AGLOC	Minimum Rs.300000/- Maximum up to : Rs.499999/-	9 Months	Rs 20	0-30D: 15% >30-60D: 18% >60-90D: 24% >90-120D: 24% >120-150D:24% >150-180D:28% >180D: 30%
Restart India Pradhan	RESTART INDIA PRADHAN- 1199-M6-H0M-AGLC100	All Zones	11.99%	Max Permissible LTV as per AGLOC	Minimum Rs.500000/-	6 Months	0.10% of loan amount subject to max of Rs 1000/-	0-30D**: 11.99% >30-60D: 19% >60-90D: 22% >90-150D: 26% >150-180D:28% >180D: 30%
EASY SCALE UP-CL	EASY SCALE UP-CL-0995-M6- H0M-AGLC100	All Zones	9.95%	Max Permissible LTV as per AGLOC	Minimum Rs.800000/-	6 Months	0.30% of the Loan amount,GST Included	0-30D: 9.95% >30-60D: 10.95% >60-90D: 12.95% >90-120D: 13.95% >120-180D:15.00% >180D: 18.00%

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 prelosures 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, Super Value CL & Easy Scale Up-CL

vi) The loan account will be classified as SMA or NPA as below if principal and/or interest is wholly or partly due by the end of following dates:

Loan Principal/Interest due date: SMA0; Due date + 30: SMA1; Due date + 60: SMA 2; Due date + 90: NPA.

NB: AGLOC LTV refers to Maximum LTV as per AGLOC (Association of Gold Loan companies.)