

## GL Schemes as on 8th Sep 2023

Name of Scheme	Scheme Code	Applicability	Interest Rate (per annum)	LTV	Loan Amount Minimum-Maximum	Maximum Tenure	Processing Fee (inclusive of GST)	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-M12-H2M-AGLC100	Wherever Co- lending schemes not available	23.00%	Max Permissible LTV as per AGLOC	Applicable across all ticket sizes	12 Months	Rs.25/-	0-30D**: 23% >30-60D: 23% >60-90D: 27% >90-120D: 27% >120-150D:29% >150-180D:29% >180D: 30%
Muthoot Super Value-CL3	Muthoot Super Value-CL3- 23-M9-H3M-AGLC100	Selected States	23.00%	Max Permissible LTV as per AGLOC	Applicable across all ticket sizes	9 Months	Rs.25/-	Up to 90D:23% >90-150D: 25% >150D:27%
Muthoot Super Value-CL4	Muthoot Super Value-CL4- 23-M9-H3M-AGLC100	Selected States	23.00%	Max Permissible LTV as per AGLOC	Applicable across all ticket sizes	9 Months	Rs.25/-	Up to 90D:23% >90-150D: 25% >150D-270D:27% >270D: 30%
Swarna Sureksha Super Value	SS Super Value-23-M24-H2M- AGLC100	All Zones	23.00%	Max Permissible LTV as per AGLOC	Rs. 1000 & Above (from 4gm to 200gm) (Repledges from other schemes with Rs.1000)	24 Months	Rs. 25/-	Up to 60D:23% >60-120D: 27% >120D-180D:29% >180D: 30%
EASY BLUE 1	EASY BLUE 1-21-M12- H0M-AGLC75	All Zones	21.00%	75% of AGLOC	Rs 1000 to Rs 99,999	12 Months	Rs.25/-	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-M12- H0M-AGLC60	All Zones	18.00%	60% of AGLOC	Rs 1000 to Rs 99,999	12 Months	Rs.25/-	0-30D: 18% >30-60D: 21% >60-90D: 24% >90-120D: 24% >120-150D:24% >150-180D:28% >180D: 30%
EASY UDAAN GL (Applicable only to new to Gold Loan customers of Muthoot Fincorp Limited)	EASY UDAAN-20-M12-H4M- AGLC100	All Zones	20.00%	Max Permissible LTV as per AGLOC	Rs.1,000 to Rs.25,000	12 Months	Nil	0-120D: 20% >120-180: 24% >180D: 30%
EASY MAX	EASY MAX-21-M12- H0M-AGLC100	All Zones	21.00%	Max Permissible LTV as per AGLOC	Rs.100,000 to Rs.299,999/-	12 Months	Rs.25/-	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-M12-H3M-AGLC80	All Zones	18.00%	80% of AGLOC	Rs.100,000 to Rs.299,999/-	12 Months	Rs.25/-	0-30D: 18% >30-60D: 18% >60-90D: 18% >90-120D: 24% >120-150D:27% >150-180D:29% >180D: 30%
EASY MAX 2	EASY MAX2- 18-M12-H0M-AGLC100	All Zones	18.00%	Max Permissible LTV as per AGLOC	Rs.100,000 to Rs.299,999/-	12 Months	Rs. 250/-	0-30D: 18% >30-60D: 20% >60-90D: 24% >90-150D: 26% >150-180D:28% >180D: 30%

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EASY PRO	EASY PRO-18-M12-H0M- -AGLC100	All Zones	18.00%	Max Permissible LTV as per AGLOC	Rs.300,000 to Rs.499,999	12 Months	Rs.25/-	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-M12-H0M-AGLC80	All Zones	15.00%	80% of AGLOC	Rs.300,000 to Rs.499,999	12 Months	Rs.25/-	0-30D: 15% >30-60D: 18% >60-90D: 24% >90-120D: 24% >120-150D:24% >150-180D:28% >180D: 30%
EASY PRO 2	EASY PRO2- 16-M12-H0M-AGLC100	All Zones	16.00%	Max Permissible LTV as per AGLOC	Rs.300,000 to Rs.499,999	12 Months	Rs. 250/-	0-30D: 16% >30-60D: 18% >60-90D: 20% >90-150D: 24% >150-180D:28% >180D: 30%
Restart India Pradhan	RESTART INDIA PRADHAN- 1199-M12-H0M-AGLC100	All Zones	11.99%	Max Permissible LTV as per AGLOC	Rs.500,000 & above	12 Months	0.1% 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-AGLC95	All Zones	9.95%	95% of AGLOC	Rs. 800,000 & above	6 Months	0.3% of the Loan amount	0-30D: 9.95% >30-60D: 10.95% >60-90D: 12.95% >90-120D: 13.95% >120-180D:15.00% >180D: 18.00%
EASY SCALE UP10.95	EASY SCALE UP-1095-M12-H0M- AGLC100	All Zones	10.95%	Max Permissible LTV as per AGLOC	Rs. 800,000 & above	12 Months	Rs. 250/-	0-30D: 10.95% >30-60D: 11.95% >60-90D: 13.95% >90-120D: 14.95% >120-180D: 15.95% >180D: 18.95%

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 due date - Every 270 days from pledge date or last interest paid date whichever is later

iii) Interest calculation followed is Simple Interest calculation method.

iv) Part payment and prelosures permitted in all schemes

v) Interest for a minimum period of 7 days will be charged, if pre closed before 7 days.

vi) 24x7 SMS gold Loan Facility in schemes except Easy Prepaid, Super Value CL3, Super Value CL4 & Easy Scale Up-CL

vii) 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.)