

EMI GOLD LOAN SCHEMES					
Scheme Specification	SMART GL-Variant 1	SMART GL-Variant 2	SMART GL-Variant 3	SMART GL-Variant 4	SMART GL-Variant 5
Interest Rate (p.a) Same rate of interest is applicable for overdue EMI for delayed period	22%	22.00%	21.00%	19%	15.00%
LTV	Maximum permissible LTV	Maximum permissible LTV	Maximum permissible LTV	Maximum permissible LTV	Maximum permissible LTV
Loan Amount Minimum-Maximum	Maximum up to Rs.99999/-	Rs.100000 to Rs.199999/-	Rs.200000 to Rs.299999/-	Rs.300000/- to Rs.799999/-	Rs.800000/- onwards
Maximum Tenure Options (Months)	3/6/9/12/24 Months	3/6/9/12/24 Months	3/6/9/12/24 Months	3/6/9/12/24. Months; 36 Months tenure applicable from Rs.5 Lacs onwards	3/6/9/12/24/36 Months
Processing Fee (inclusive of GST)	Rs.50/- & free registration for NACH				
Pre Closure Charges	NIL				
Penal Charges slab wise based on EMI amount for every EMI default	Upto Rs 5000:- Rs 200+ GST	Above Rs 5000- to Rs 20000:- Rs 500+ GST	Above Rs 20000:- Rs 750+GST		
Minimum Day Interest Applicability on Pre closure	Minimum 7 day's interest at applicable rate shall be charged if pre closed before 7 days.				