

Gold Loan Schemes Interest Rate Chart

Bullet Schemes under Consumption Purpose

Scheme Name	Purpose Applicability	Base Rate of Interest (%) p.a	Maximum Loan Tenure	Processing Fee (Inclusive of GST)	Rebate Slabs based on frequency of interest payment	Interest rate per annum applicable based on number of days from last up-to-date interest paid date
Super Value-Cons-(Monthly)-22-M6-B-H0M	Consumption	22%	6 Months	25	0-30D: 8% >30-60D: 5% >60-90D: 3% >90-180D:2% >180D: 0%	0-30D**: 22% >30-60D: 25% >60-90D: 27% >90-180D:28% >180D: 30%
Easy Max-Cons-(Monthly)-20-M6-B-H0M	Consumption	20%	6 Months	50	0-30D: 10% >30-60D: 7% >60-90D: 5% >90-180D:4% >180D: 0%	0-30D: 20% >30-60D: 23% >60-90D: 25% >90-180D: 26% >180D: 30%
Easy Pro-Cons-(Monthly)-17-M6-B-H0M	Consumption	17%	6 Months	250	0-30D: 6% >30-60D: 3% >60-90D: 1% >90-180D:0% >180D: 0%	0-30D: 17% >30-60D: 20% >60-90D: 22% >90-180D: 23% >180D: 23%
Restart India Pradhan-Cons-(Monthly)-15-M6-B-H0M	Consumption	15%	6 Months	500	0-30D: 5% >30-60D: 2% >60-90D: 0% >90-180D: 0% >180D: 0%	0-30D: 15% >30-60D: 18% >60-90D: 20% >90-180D: 20% >180D: 20%
Easy Scale Up-Cons-(Monthly)-12-M6-B-H0M	Consumption	12%	6 Months	1000	0-30D: 6% >30-60D: 3% >60-90D: 1% >90-180D:0% >180D: 0%	0-30D: 12% >30-60D: 15% >60-90D: 17% >90-180D: 18% >180D: 18%

** "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.

'B' in Scheme code stands for Bullet.

1. Interest and Principal due on Maturity
2. Maximum LTV within regulatory guidelines; Being a bullet LTV calculation is done with Interest upfronting for the loan period
3. Maximum tenure of 6 Months .
4. Prompt monthly interest payment gives the benefit of maximum rebate and lowest interest.
5. Higher Interest rate slabs shall be applicable from the last interest paid date.
6. Minimum 7 day's Interest shall be charged if pre-closed before 7 days.
7. For Loan amount above Rs 2.5Lakhs, Maximum Loan amount eligibility corresponding to Net weight and LTV as well as Repayment Capacity Assessment.
8. 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.

Non Bullet Schemes under Consumption Purpose

Scheme Name	Purpose Applicability	Base Rate of Interest (%) p.a	Maximum Loan Tenure	Processing Fee (inclusive of GST)	Rebate Slabs based on frequency of interest payment	Interest rate per annum applicable based on number of days from last up-to-date interest paid date
Super Value-Cons (EPI)-23-M12-NB-H3M	Consumption	23%	12 Months	25	0-90D: 7% >90-180D: 4% >180-300D: 1% >300D: 0%	0-90D**: 23% >90-180D: 26% >180-300D: 29% >300D: 30%
Easy Max-Cons (EPI)-21-M12-NB-H3M	Consumption	21%	12 Months	50	0-90D: 9% >90-180D: 6% >180-300D: 3% >300D: 0%	0-90D: 21% >90-180D: 24% >180-300D: 27% >300D: 30%
Easy Pro-Cons (EPI)-18-M12-NB-H3M	Consumption	18%	12 Months	250	0-90D: 12% >90-180D: 9% >180-300D: 5% >300D: 0%	0-90D: 18% >90-180D: 21% >180-300D: 25% >300D: 30%
Restart India Pradhan CLA-Cons (EPI)-1299-M12-NB-H0M	Consumption	12.99%	12 Months	1000	0-30D: 6.21% >30-60D: 3.2% >60-180D: 0% >180D: 0%	0-30D: 12.99% >30-60D: 16% >60-180D: 19.20% >180D: 19.20%
Restart India Pradhan CLA-Cons (EPI)-16-M12-NB-H3M	Consumption	16%	12 Months	500	0-90D: 3.2% >90-180D: 0.2% >180-300D: 0% >300D: 0%	0-90D: 16% >90-180D: 19% >180-300D: 19.20% >300D: 19.20%
Easy Scale Up CLA-Cons (EPI)-13-M12-NB-H3M	Consumption	13%	12 Months	1000	0-90D: 6.2% >90-180D: 3.2% >180-300D: 0% >300D: 0%	0-90D: 13% >90-180D: 16% >180-300D: 19.20% >300D: 19.20%

NB' stands for Non-Bullet

CLA' stands for Co-Lending Arrangement

1. Max LTV up to 75% of the Ornament value based on Reference price .

3. The scheme offers maximum tenure of 12 Months

4. The scheme demands repayment as per the fixed repayment schedule . The repayment of Principal in three equated principal instalments. The applicable Interest amount will also be due along with the principal instalments. Kindly refer the Pledge documents for the repayment schedule

5. The scheme offers rebates for interest payments as mentioned in the table. The prompt interest payment will help the Customer to avail the lowest ROI.

6. Higher Interest rate slabs shall be applicable from last interest paid date if interest not remitted within stipulated days from last interest payment date.

7. Minimum 7 day's Interest shall be charged if pre-closed before 7 days .

8. Part principal payment shall be permitted and the same shall be considered while ascertaining default

9. For Loan amount above Rs 2.5lakhs, Maximum Loan amount eligibility corresponding to Net weight and LTV as well as Repayment Capacity Assessment.

10. 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.

Non Bullet Schemes under Income Generation Purpose

Scheme Name (Applicable for Business/Agriculture segment customers)	Purpose Applicability	Base Rate of Interest (%) p.a	Maximum Loan Tenure (Months)	Processing Fee (inclusive of GST)	Rebate Slabs based on frequency of interest payment	Interest rate per annum applicable based on number of days from last up -to-date interest paid date
Super Value-Inc Gen (EPI)-24-M12-NB-H3M	Income Generation	24%	12 Months	25	0-90D: 7% >90-180D: 4% >180-300D: 1% >300D: 0%	0-90D**: 24% >90-180D: 26% >180-300D: 29% >300D: 30%
Easy Max-Inc Gen (EPI)-22-M12-NB-H3M	Income Generation	22%	12 Months	50	0-90D: 8% >90-180D: 5% >180-300D: 2% >300D: 0%	0-90D: 22% >90-180D: 25% >180-300D: 28% >300D: 30%
Easy Pro-Inc Gen(EPI)-19-M12-NB-H3M	Income Generation	19%	12 Months	250	0-90D: 11% >90-180D: 8% >180-300D: 4% >300D: 0%	0-90D: 19% >90-180D: 22% >180-300D: 26% >300D: 30%
Restart India Pradhan CLA-IG-(EPI)-1399-M12-NB-H0M	Income Generation	13.99%	12 Months	1000	0-30D: 5.21% >30-60D: 2.20% >60-180D: 0% >180D: 0%	0-30D: 13.99% >30-60D: 17% >60-180D: 19.20% >180D: 19.20%
Restart India Pradhan-Inc Gen (EPI)-17-M12-NB-H3M	Income Generation	17%	12 Months	500	0-90D: 7% >90-180D: 4% >180-300D: 2% >300D: 0%	0-90D: 17% >90-180D: 20% >180-300D: 22% >300D: 24%
Easy Scale Up-Inc Gen(EPI)-14-M12-NB-H3M	Income Generation	14%	12 Months	1000	0-90D: 6% >90-180D: 3% >180-300D: 1% >300D: 0%	0-90D: 14% >90-180D: 17% >180-300D: 19% >300D: 20%

NB' stands for Non-Bullet

CLA' stands for Co-Lending Arrangement

1. Max LTV up to 80% of the Ornament value based on Reference price .

3. The scheme offers maximum tenure of 12 Months

4. The scheme demands repayment as per the fixed repayment schedule . The rtepayment of Principal in three equated principal instalments. The applicable Interest amount will also be due along with the principal instalments. Kindly refer the Pledge documents for the repayment schedule

5. The scheme offers rebates for interest payments as mentioned in the table. The prompt interest payment will help the Customer to avail the lowest ROI.

6. Higher Interest rate slabs shall be applicable from last interest paid date if interest not remitted within stipulated days from last Interest payment date.

7. Minimum 7 day's Interest shall be charged if pre-closed before 7 days . .

8. Part principal payment shall be permitted and the same shall be considered while ascertaining default

9. For Loan amount above Rs 2.5lakhs, Maximum Loan amount eligibility corresponding to Net weight and LTV as well as Repayment Capacity Assessment.

10. 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:

Notice Name	Notice Charges
Ordinary - Notice for Interest Payment	Rs 12
Ordinary - Notice	Rs 12
Registered Notice	Rs 26
Auction Notice – Regd with AD	Rs 30
Auction Charges	2% of auction value subject to maximum of Rs 2000 plus GST