Gold Loan Schemes Interest Rate Chart

Bullet Schemes under Consumption Purpose

Scheme Name	Purpose Applicability	Base Rate of Interest (%) p.a	Maximum Loan Tenure	Interest Due	Principal Due	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	At Maturity	At Maturity	Rs.25	0-30D: 2% >30D: 0%	0-30D: 22% >30D: 24%
EASY UDAAN-Cons-20-M6-B-H4M (Applicable ONLY to new to Gold Loan customers of Muthoot Fincorp Limited)	Consumption	20%	6 Months	At Maturity	At Maturity	Nil	0-120D: 10% >120-180D: 6% >180D: 0%	0-120D: 20% >120-180D: 24% >180D: 30%
Easy Max-Cons-(Monthly)-20-M6-B-H0M	Consumption	20%	6 Months	At Maturity	At Maturity	Rs.50	0-30D: 4% >30D: 0%	0-30D: 20% >30D: 24%
Easy Pro-Cons-(Monthly)-17-M6-B-H0M	Consumption	17%	6 Months	At Maturity	At Maturity	Rs.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	At Maturity	At Maturity	Rs.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%
Pradhan CLA-Cons-12.99-M6-B-H0M	Consumption	12.99%	6 Months	At Maturity	At Maturity	Rs.1000	0-30D: 6.21% >30-60D: 4.2% >60D: 0%	0-30D: 12.99% >30-60D: 15% >60D: 19.20%
Easy Scale Up-Cons-(Monthly)-12-M6-B-H0M	Consumption	12%	6 Months	At Maturity	At Maturity	Rs.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%

1. Prompt monthly interest payment gives the benefit of maximum rebate and lowest interest.
2. Higher Interest rate slabs shall be applicable from the last interest paid date if interest not remitted within stipulated days from last Interest payment date.
3. Minimum 7 day's Interest shall be charged if pre-closed before 7 days.
4. For loan exposures above Rs 2.5Lakhs, the Final Loan eligibility will be subject to the Repayment Capacity Assessment of the borrower.
5. 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.

Terms and Conditions apply

Non Bullet Schemes under Consumption Purpose								
Scheme Name	**Purpose Applicability**	**Base Rate of Interest (%) p.a**	**Maximum Loan Tenure**	**Interest Due**	**Principal Due**	**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-22-M12-NB-H0M	Consumption	22%	12 Months	180 Days	At Maturity	Rs.25	0-30D: 4% >30D: 0%	0-30D: 22% >30D: 26%
Super Value-Cons-23-M12-NB-H0M-3MD	Consumption	23%	12 Months	90 Days	At Maturity	Rs.25	0-30D: 1% >30D: 0%	0-30D: 23% >30D: 24%
Easy Max-Cons-20-M12-NB-H0M	Consumption	20%	12 Months	180 Days	At Maturity	Rs.50	0-30D: 6% >30D: 0%	0-30D: 20% >30D: 26%
Easy Max-Cons-21-M12-NB-H0M-3MD	Consumption	21%	12 Months	90 Days	At Maturity	Rs.50	0-30D: 3% >30D: 0%	0-30D: 21% >30D: 24%
Easy Pro-Cons-17-M12-NB-H0M	Consumption	17%	12 Months	90 Days	At Maturity	Rs.250	0-30D: 9% >30-60D: 5% >60D: 0%	0-30D: 17% >30-60D: 21% >60D: 26%
Pradhan CLA-Cons-15-M12-NB-H0M	Consumption	15%	12 Months	90 Days	At Maturity	Rs.500	0-30D: 4.2% >30-60D: 0% >60D: 0%	0-30D: 15% >30-60D: 19.2% >60D: 19.2%
Pradhan CLA-Cons-1299-M12-NB-H0M-3MD	Consumption	12.99%	12 Months	90 Days	At Maturity	Rs.1000	0-30D: 6.21% >30-60D: 3.2% >60D: 0%	0-30D: 12.99% >30-60D: 16% >60D: 19.20%
Easy Scale Up CLA-Cons-12-M12-NB-H0M	Consumption	12%	12 Months	90 Days	At Maturity	Rs.1000	0-30D: 7.2% >30-60D: 0% >60D: 0%	0-30D: 12% >30-60D: 19.2% >60D: 19.2%
Non Bullet Welcome Schemes under Consumption Purpose applicable as a limited period offer selectively to Newly Opened Branches.								
Welcome Super Value-Cons-18-M12-NB-H0M	Consumption	18%	12 Months	180 Days	At Maturity	Rs.25	0-30D: 8% >30-60D: 5% >60D: 0%	0-30D: 18% >30-60D: 21% >60D: 26%
Welcome Easy Max-Cons-15-M12-NB-H0M	Consumption	15%	12 Months	180 Days	At Maturity	Rs.50	0-30D: 11% >30-60D: 6% >60D: 0%	0-30D: 15% >30-60D: 20% >60D: 26%
Welcome Easy Scale Up-Cons-1095-M12-NB-H0M	Consumption	10.95%	12 Months	90 Days	At Maturity	Rs.1000	0-30D: 8.25% >30-60D: 4.2% >60D: 0%	0-30D: 10.95% >30-60D: 15% >60D: 19.2%

1. The Borrower should service the interest well within the stipulated interest due dates (180th / 90th day as the case may be) failing which the loan will move to default and become overdue.

2. Prompt monthly interest payment gives the benefit of maximum rebate and lowest interest.

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

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

5. For loan exposures above Rs 2.5Lakhs, the Final Loan eligibility will be subject to the Repayment Capacity Assessment of the borrower.

6.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.

Terms and Conditions apply

Non Bullet Schemes under Income Generation Purpose						
Scheme Name (Applicable for Business/Agriculture segment)	**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-Inc Gen (EPI)-24-M12-NB-H3M	Income Generation	24%	12 Months	Rs.25	0-90D: 6% >90-180D: 4% >1800-300D: 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	Rs.50	0-90D: 8% >90-180D: 5% >1800-300D: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	Rs.250	0-90D: 11% >90-180D: 8% >1800-300D: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	Rs.1000	0-30D: 5.21% >30-60D:2.2% >60-180D: 0% >180D:0%	0-30D: 13.99% >30-60D: 17% >60-180D: 19.2% >180D:19.2%
Restart India Pradhan-Inc Gen (EPI)-17-M12-NB-H3M	Income Generation	17%	12 Months	Rs.500	0-90D: 7% >90-180D: 4% >1800-300D: 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	Rs.1000	0-90D: 6% >90-180D: 3% >1800-300D:1% >300D: 0%	0-90D: 14% >90-180D: 17% >180-300D: 19% >300D: 20%

1. The scheme demands repayment in three equated Principal instalments as per schedule on 10th ,11th and 12th month ends from pledge date. The applicable Interest amount will also be due along with the principal instalments.
2. 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.
3. Minimum 7 day's Interest shall be charged if pre-closed before 7 days.
4. Higher Interest rate slabs shall be applicable from last interest paid date if interest not remitted within stipulated days from last Interest payment date.
5. For loan exposures above Rs 2.5Lakhs, the Final Loan eligibility will be subject to the Repayment Capacity Assessment of the borrower.
6. 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.

Terms and Conditions apply

Notice Name	Notice Charges
Ordinary - Notice for Interest Payment	Rs 12
Ordinary - Notice	Rs 12
Registered Notice	Rs 26
Volatility 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