

Gold Loan Schemes Interest Rate Chart

Name of Scheme	Scheme Code	Applicability	Interest Rate (per annum)	Current applicable LTV (as a % of max AGLC)	Maximum 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
Muthoot Blue Super Value Loan	BLUE SUPER VALUE LOAN-23-M12-H2M-AGLC100	All Zones	23.00%	100%	12 Months	Rs.25/-	0-60D:7% >60-120D:3% >120-180D:1% >180D:0%	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-M12-H3M-AGLC100	All Zones	23.00%	100%	12 Months	Rs.25/-	0-90D:7% >90-150D:5% >150-180D:3% >180D:0%	0-30D**: 23% >30-60D: 23% >60-90D: 23% >90-150D:25% >150-180D:27% >180D: 30%
EASY BLUE 1	EASY BLUE 1-21-M12-H0M-AGLC75	All Zones	21.00%	69%	12 Months	Rs.25/-	0-30D:9% >31-60D:7% >60D-120D:3% >120-180D:1% >180D:0%	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%	54%	12 Months	Rs.25/-	0-30D:12% >30-60D:9% >60-150D:6% >150-180D:2% >180D:0%	0-30D: 18% >30-60D: 21% >60-90D: 24% >90-120D: 24% >120-150D:24% >150-180D:28% >180D: 30%
EASY UDAAN GL	EASY UDAAN-20-M12-H4M-AGLC100	All Zones (Applicable only to new to Gold Loan customers of Muthoot Fincorp Limited)	20.00%	94%	12 Months	Nil	0-120D:10% >120-180D:6% >180D:0%	0-120D: 20% >120-180: 24% >180D: 30%
Easy Udaan Mahila GL	EASY UDAAN MAHILA-20-M12-H4M-AGLC100	All Zones (Applicable only to new to Gold Loan women customers of Muthoot Fincorp Limited)	20.00%	94%	12 Months	Nil	0-120D:10% >120-180D:6% >180D:0%	0-120D: 20% >120-180: 24% >180D: 30%
Kisan Vikas GL	KISAN VIKAS-20-M12-H6M-AGLC100	Select Branches	20.00%	89%	12 Months	Rs.25/-	0-180D: 10% >181-270D: 6% >270D: 0%	0-180D: 20% >181-270D: 24% >270D: 30%
Vyapar Vikas GL	Vyapar Vikas(weekly)-12-M12-H0W-AGLC100	All Zones (Applicable only to customers from Trader/Business segment)	12.00%	87.75%	12 Months	Rs.25/-	0-7D: 18% 8-15D: 14% 16-23D: 12% 24-31D: 9% 32-60D: 7% 61-120D: 3% 121-180D: 1% Abv 180D: 0%	0-7D: 12% 8-15D: 16% 16-23D: 18% 24-31D: 21% 32-60D: 23% 61-120D: 27% 121-180D: 29% Abv 180D: 30%
Easy Protect18%	Easy Protect-18-M12-H0M-AGLC100	Select Branches	18.00%	94.00%	12 Months	Rs.25/-	0-30D: 12% >30-60D: 9% >60-90D: 6% >90-150D: 4% >150-180D:2% >180D: 0%	0-30D: 18% >30-60D: 21% >60-90D: 24% >90-150D: 26% >150-180D:28% >180D: 30%

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Easy ReConnect13.8%	Easy ReConnect-13.8-M12-H0M-AGLC100	KER & TN (Only for Bandhan)	13.80%	92.75%	12 Months	Rs.25/-	0-30D: 16.2% >30-60D: 14% >60-90D: 9% >90-150D: 5% >150-180D:2%	0-30D: 13.8% >30-60D: 16% >60-90D: 21% >90-150D: 25% >150-180D:28%
Easy ReConnect16%	Easy ReConnect-16-M12-H0M-AGLC100	Zones other than KER & TN (Only for Bandhan)	16.00%	92.75%	12 Months	Rs.25/-	0-30D: 14% >30-60D: 11% >60-90D: 8% >90-150D: 5% >150-180D:2%	0-30D: 16% >30-60D: 19% >60-90D: 22% >90-150D: 25% >150-180D:28%
EASY MAX CL 21	EASY MAX-CL-21-M12-H0M-AGLC100	All Zones	21.00%	100%	12 Months	Rs.25/-	0-30D: 9% >30-60D: 7% >60-120D: 3% >120-180D:1% >180D: 0%	0-30D: 21% >30-60D: 23% >60-120D: 27% >120-180D:29% >180D: 30%
EASY MAX 2 CL4	EASY MAX2-CL4-18-M12-H0M-AGLC95	All Zones	18.00%	84%	12 Months	Rs. 250/-	0-30D: 12% >30-60D: 10% >60-90D: 6% >90-150D: 4% >150-180D:2% >180D: 0%	0-30D: 18% >30-60D: 20% >60-90D: 24% >90-150D: 26% >150-180D:28% >180D: 30%
EASY MAX 1	EASY MAX 1-18-M12-H3M-AGLC80	All Zones	18.00%	69%	12 Months	Rs.25/-	0-90D: 12% >90-120D: 6% >120-150D:3% >150-180D:1% >180D: 0%	0-30D: 18% >30-60D: 18% >60-90D: 18% >90-120D: 24% >120-150D:27% >150-180D:29% >180D: 30%
EASY PRO	EASY PRO-18-M12-H0M-AGLC100	All Zones	18.00%	89%	12 Months	Rs.25/-	0-30D: 12% >30-60D: 9% >60-150D:6% >150-180D:2% >180D: 0%	0-30D: 18% >30-60D: 21% >60-90D: 24% >90-120D: 24% >120-150D:24% >150-180D:28% >180D: 30%
EASY PRO 2 CL	EASY PRO2-CL-16-M12-H0M-AGLC100	All Zones	16.00%	87.75%	12 Months	Rs. 250/-	0-30D: 11% >30-60D: 9% >60-90D: 7% >90-150D: 3% >150D:0%	0-30D: 16% >30-60D: 18% >60-90D: 20% >90-150D: 24% >150D:27%
EASY PRO 1	EASY PRO 1-15-M12-H0M-AGLC80	All Zones	15.00%	73%	12 Months	Rs.25/-	0-30D: 15% >30-60D: 12% >60-150D:6% >150-180D:2% >180D: 0%	0-30D: 15% >30-60D: 18% >60-90D: 24% >90-120D: 24% >120-150D:24% >150-180D:28% >180D: 30%
Restart India Pradhan CLM1 12.99	RESTART INDIA PRADHAN CLM1-1299-M12-H0M-AGLC100	All Zones	12.99%	92.5%	12 Months	Rs. 20/-	0-30D: 14.01% >30D: 0%	0-30D: 12.99% >30D: 19.20%

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Applicable for New Branches opened from FY 2324

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WELCOME SV*	WELCOME SV-18-M12-HOM-AGLC100	All Zones	18.00%	94%	12 Months	Nil	0-30D: 12% >30-60D: 8% >60-120D: 6% >120-180D: 2% >180D: 0%	0-30D: 18% >30-60D: 22% >60-120D: 24% >120-180D: 28% >180D: 30%
WELCOME EB*	WELCOME EB-12-M12-HOM-AGLC80	All Zones	12.00%	73%	12 Months	Nil	0-30D: 18% >30-60D: 15% >60-90D: 12% >90-120D: 8% >120-150D: 6% >150-180D: 2% >180D: 0%	0-30D: 12% >30-60D: 15% >60-90D: 18% >90-120D: 22% >120-150D: 24% >150-180D: 28% >180D: 30%
WELCOME EM*	WELCOME EM-15-M12-HOM-AGLC100	All Zones	15.00%	87.75%	12 Months	Nil	0-30D: 15% >30-60D: 12% >60-150D: 8% >150-180D: 6% >180D: 0%	0-30D: 15% >30-60D: 18% >60-150D: 22% >150-180D: 24% >180D: 30%
EASY SCALE UP-CL	EASY SCALE UP-CL-0995-M6-HOM-AGLC95	All Zones	9.95%	87.81%	6 Months	0.3% of the Loan amount	0-30D: 8.05% >30-60D: 7.05% >60-90D: 5.05% >90-120D: 4.05% >120-180D: 3% >180D: 0%	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 UP CL 10.95*	EASY SCALE UP CL-1095-M12-HOM-AGLC100	All Zones	10.95%	92.75%	12 Months	Rs. 250/-	0-30D: 8% >30-60D: 7% >60-90D: 5% >90-120D: 4% >120-180D: 3% >180D: 0%	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 calculation followed is Simple Interest calculation method.

iii) Part payment and pre-closures 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 Muthoot Super Value CL3, Easy Udaan, Easy Udaan Mahila, Kisan Vikas, Easy Max CL 21, Easy Max 2 CL4, Easy Pro2 CL, Restart India Pradhan CLM1 12.99, Easy Scale Up-CL & Easy Scale Up CL 10.95

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

* Applicable only for selected New Branches those have not completed 1 year from the date of opening

Other Charges	
Notice Name	New Total Charge
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