

| 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      |
| <b>Interest Rate (p.a)</b><br>Same rate of interest is applicable for overdue EMI for delayed period  | 22%  | 22%                      | 21%                      | 19%  | 15%                     |
| <b>LTV</b>  | Maximum permissible LTV  | Maximum permissible LTV  | Maximum permissible LTV  | Maximum permissible LTV  | Maximum permissible LTV |
| <b>Loan Amount Minimum-Maximum</b>  | Maximum up to Rs.99999/-   | Rs.100000 to Rs.199999/- | Rs.200000 to Rs.299999/- | Rs.300000/- to Rs.799999/-   | Rs.800000/- onwards     |
| <b>Maximum Tenure Options ( Months)</b>   | 3/6/9/12/24 Months   | 3/6/9/12/24 Months       | 3/6/9/12/24 Months       | 3/6/9/12/24. Months;<br>36 Months tenure applicable from Rs.5 Lacs onwards | 3/6/9/12/24/36 Months   |
| <b>Processing Fee (inclusive of GST)</b>  | Rs.50/- & free registration for NACH   |                          |                          |  |                         |
| <b>Pre Closure Charges</b>  | NIL  |                          |                          |  |                         |
| <b>Penal Charges on defaulted EMI</b>   | Penal Charge will be applied @1% per month on delayed EMIs. This Penal Charge will be applied for every month of default of an EMI. GST at applicable rate will be charged extra on the penal charge calculated. |                          |                          |  |                         |
| <b>Minimum Day Interest Applicability on Pre closure</b>  | Minimum 7 day's interest at applicable rate shall be charged if pre closed before 7 days.  |                          |                          |  |                         |
| Note: Interest on delayed EMIs will be calculated @ ROI of the scheme and applied for the delayed number of days .The delayed number of days for this will be calculated from the actual due date of the EMI. |  |                          |                          |  |                         |