

Gold Loan Schemes - Interest Rate Chart

Gold Loan Schemes Interest Rate Chart

Name of Scheme	Scheme Code	Applicability	Interest Rate (per annum)	LTV	Loan Amount Minimum-Maximum	Maximum Tenure	Processing Fee (inclusive of GST)	Rebata 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 Super Value Loan	RUE SUPER VALUE LD48-23-M12-H2M-AGLC100	Selected States	23.00%	Max Permissible LTV as per AGLOC	Applicable across all ticket sizes	12 Months	Rs. 25/-	0.60% - 7% +120.00% - 7% +130.00% - 1% +180.00% - 0%	0.300% - 23% +180.00% - 21% +60.00% - 7% +90.00% - 7% +120.00% - 2% +150.00% - 2% +180.00% - 2%
Muthoot Super Value C13	Muthoot Super Value C13-12-M12-H2M-AGLC100	Selected States	23.00%	Max Permissible LTV as per AGLOC	Applicable across all ticket sizes	9 Months	Rs. 25/-	0.900% - 7% +120.00% - 1% +180.00% - 0%	0 to 900.23% +90.00% - 2% +150.00% - 2% +180.00% - 2%
Muthoot Super Value C14	Muthoot Super Value C14-23-M12-H2M-AGLC100	Selected States	23.00%	Max Permissible LTV as per AGLOC	Applicable across all ticket sizes	9 Months	Rs. 25/-	0 to 900.7% +90.00% - 1% +150.00% - 1% +170.00% - 0%	0 to 900.23% +90.00% - 2% +150.00% - 2% +180.00% - 2%
EASY BLUE 1	EASY BLUE 1-23-M12-H2M-AGLC75	All Zones	21.00%	75% of AGLOC	Rs. 1000 to Rs. 99,999	12 Months	Rs. 25/-	0.300% - 8% +11.600% - 7% +60.00% - 12.00% +120.00% - 1% +180.00% - 0%	0.300% - 21% +180.00% - 18% +90.00% - 21% +120.00% - 2% +150.00% - 2% +180.00% - 2%
EASY BLUE 2	EASY BLUE 2-18-M12-H2M-AGLC50	All Zones	18.00%	60% of AGLOC	Rs. 1000 to Rs. 99,999	12 Months	Rs. 25/-	0.300% - 13% +8.500% - 8% +30.00% - 9% +60.00% - 10% +120.00% - 1% +180.00% - 0%	0.300% - 18% +18.00% - 21% +60.00% - 24% +90.00% - 24% +120.00% - 24% +150.00% - 24% +180.00% - 24%
EASY UDAAN GL	EASY UDAAN 20-M12-H2M-AGLC100	All Zones (Applicable only to new to Gold Loan customers of Muthoot Fincorp limited)	20.00%	Max Permissible LTV as per AGLOC	Rs. 1,000 to Rs. 25,000	12 Months	Nil	0.1300% - 20% +130.00% - 6% +180.00% - 0%	0.1300% - 20% +130.181% - 24% +180.00% - 30%
Vapeer Vikas	Vapeer Vikas(Weekly)-12-M12-H2M-AGLC100	All Zones (Applicable only to customers from Trader/Business segment)	12.00%	Max Permissible LTV as per AGLOC	Rs. 100000 & above	12 Months	Rs. 25/-	0.70% - 18% 8.50% - 14% 16.30% - 12% 24.50% - 10% 32.60% - 7% 61.200% - 1% 121.800% - 1% 180.000% - 0%	0.70% - 12% 8.50% - 16% 16.20% - 18% 24.50% - 12% 32.60% - 9% 61.200% - 2% 121.800% - 2% 180.000% - 2%

Gold Loan Schemes Interest Rate Chart

Name of Scheme	Scheme Code	Applicability	Interest Rate (per annum)	LTV	Loan Amount Minimum-Maximum	Maximum Tenure	Processing Fee (inclusive of GST)	Rebata 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
EASY MAX	EASY MAX-21-M12-H2M-AGLC100	All Zones	21.00%	Max Permissible LTV as per AGLOC	Rs. 10,000 to Rs. 299,999/-	12 Months	Rs. 25/-	0.300% - 9% +30.00% - 9% +60.00% - 1% +120.00% - 1% +180.00% - 0%	0.300% - 21% +18.00% - 21% +60.00% - 21% +90.00% - 21% +120.00% - 21% +150.00% - 21% +180.00% - 21%
EASY MAX 1	EASY MAX 1-18-M12-H2M-AGLC80	All Zones	18.00%	80% of AGLOC	Rs. 10,000 to Rs. 299,999/-	12 Months	Rs. 25/-	0.600% - 13% +90.00% - 12% +120.00% - 1% +150.00% - 1% +180.00% - 0%	0.300% - 18% +18.00% - 18% +60.00% - 18% +90.00% - 18% +120.00% - 18% +150.00% - 18% +180.00% - 18%
EASY MAX 2 C14	EASY MAX2-C14-18-M12-H2M-AGLC100	All Zones	18.00%	Max Permissible LTV as per AGLOC	Rs. 100,000 & above	9 Months	Rs. 25/-	0.300% - 12% +10.600% - 8% +60.00% - 6% +90.00% - 4% +150.00% - 2% +180.00% - 0%	0.300% - 18% +18.00% - 20% +60.00% - 20% +90.00% - 20% +120.00% - 20% +150.00% - 20% +180.00% - 20%
EASY PRO	EASY PRO-18-M12-H2M-AGLC100	All Zones	18.00%	Max Permissible LTV as per AGLOC	Rs. 50,000 to Rs. 499,999	12 Months	Rs. 25/-	0.300% - 12% +30.00% - 8% +60.00% - 6% +120.00% - 1% +180.00% - 0%	0.300% - 18% +18.00% - 21% +60.00% - 21% +90.00% - 21% +120.00% - 21% +150.00% - 21% +180.00% - 21%
EASY PRO 1	EASY PRO 1-15-M12-H2M-AGLC80	All Zones	15.00%	80% of AGLOC	Rs. 30,000 to Rs. 499,999	12 Months	Rs. 25/-	0.300% - 12% +30.00% - 12% +60.00% - 6% +120.00% - 1% +180.00% - 0%	0.300% - 18% +18.00% - 24% +60.00% - 24% +90.00% - 24% +120.00% - 24% +150.00% - 24% +180.00% - 24%
EASY PRO 2 CL	EASY PRO2-CL-16-M12-H2M-AGLC100	All Zones	16.00%	Max Permissible LTV as per AGLOC	Rs. 30,000 & above	9 Months	Rs. 25/-	0.300% - 11% +10.600% - 8% +60.00% - 6% +90.00% - 4% +150.00% - 2% +180.00% - 0%	0.300% - 16% +16.00% - 18% +60.00% - 18% +90.00% - 18% +120.00% - 18% +150.00% - 18% +180.00% - 18%
Restat India Pradhhan CL	RESTAT INDIA PRAADHAN CL-1199-M12-H2M-AGLC100	All Zones	12.95%	Max Permissible LTV as per AGLOC	Rs. 500,000 & above	9 Months	Rs. 20/-	0.300 - 14.02% +30.00% - 8% +60.00% - 5% +90.00% - 3% +150.00% - 1% +180.00% - 0%	0.30% - 12.95% +18.00% - 19% +60.00% - 24% +90.00% - 26% +120.00% - 24% +150.00% - 27%
Restat India Pradhhan CL	RESTAT INDIA PRAADHAN CL-1199-M12-H2M-AGLC100	All Zones	11.95%	Max Permissible LTV as per AGLOC	Rs. 80,000 to Rs. 30,00,000	9 Months	Rs. 20/-	0.300 - 15.02% +30.00% - 13% +60.00% - 8% +90.00% - 5% +150.00% - 1% +180.00% - 0%	0.30% - 14.95% +18.00% - 14% +60.00% - 18% +90.00% - 18% +120.00% - 18% +150.00% - 18% +180.00% - 18%

Gold Loan Schemes Interest Rate Chart

Applicable only for New Branches Opened from FY 2324

Name of Scheme	Scheme Code	Applicability	Interest Rate (per annum)	LTV	Loan Amount Minimum-Maximum	Maximum Tenure	Processing Fee (inclusive of GST)	Rebata 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
WELCOME SV	WELCOME SV-18-M12-H2M-AGLC100	All Zones	18.00%	Max Permissible LTV as per AGLOC	Applicable across all ticket sizes	12 Months	Nil	0.300 - 12% +30.00% - 8% +60.00% - 6% +120.00% - 1% +180.00% - 0%	0.300 - 18% +18.00% - 22% +60.00% - 22% +90.00% - 22% +120.00% - 22% +150.00% - 22% +180.00% - 22%
WELCOME EB	WELCOME EB-12-M12-H2M-AGLC100	All Zones	12.00%	80% of AGLOC LTV	Rs. 1000 to Rs. 99,999	12 Months	Nil	0.300 - 18% +30.00% - 13% +60.00% - 8% +90.00% - 5% +120.00% - 1% +150.00% - 1% +180.00% - 0%	0.300 - 12% +12.00% - 13% +60.00% - 13% +90.00% - 13% +120.00% - 13% +150.00% - 13% +180.00% - 13%
WELCOME EM	WELCOME EM-15-M12-H2M-AGLC100	All Zones	15.00%	Max Permissible LTV as per AGLOC	Rs. 100,000 & above	12 Months	Nil	0.300 - 15% +30.00% - 12% +60.00% - 8% +90.00% - 5% +120.00% - 1% +150.00% - 1% +180.00% - 0%	0.300 - 15% +15.00% - 15% +60.00% - 15% +90.00% - 15% +120.00% - 15% +150.00% - 15% +180.00% - 15%
Restat India Pradhhan	RESTAT INDIA PRAADHAN-1199-M12-H2M-AGLC100	All Zones	11.95%	Max Permissible LTV as per AGLOC	Rs. 500,000 & above	12 Months	0.1% of loan amt up to max of Rs. 1000/-	0.300 - 18.02% +30.00% - 13% +60.00% - 8% +90.00% - 5% +120.00% - 1% +150.00% - 1% +180.00% - 0%	0.300 - 11.95% +18.00% - 19% +60.00% - 22% +90.00% - 26% +120.00% - 24% +150.00% - 27% +180.00% - 30%
EASY SCALE UP-95	EASY SCALE UP-1095-M12-H2M-AGLC100	All Zones	10.95%	Max Permissible LTV as per AGLOC	Rs. 800,000 & above	12 Months	Rs. 250/-	0.300 - 8% +30.00% - 7% +60.00% - 5% +90.00% - 3% +120.00% - 1% +180.00% - 0%	0.300 - 10.95% +10.95% - 11.95% +60.00% - 13.95% +90.00% - 14.95% +120.00% - 15.95% +180.00% - 15.95%
EASY SCALE UP-CL	EASY SCALE UP-CL-0955-MS-H2M-AGLC95	All Zones	9.95%	95% of AGLOC	Rs. 800,000 & above	6 Months	0.3% of the loan amount	0.300 - 8.05% +30.00% - 7.05% +60.00% - 5.05% +90.00% - 3.05% +120.00% - 1.05% +150.00% - 1% +180.00% - 0%	0.300 - 9.95% +9.95% - 10.95% +60.00% - 13.95% +90.00% - 15.95% +120.00% - 15.95% +180.00% - 15.95%

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.
 ii) Loans will shift back to the original interest rate at which the loan was availed once the borrower renits 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.
 iii) Interest calculation followed is Simple interest calculation method.
 iv) For payment and pre-closure permitted in all schemes.
 v) Interest for a minimum period of 7 days will be charged, if pre-closed before 7 days.
 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: AGLOC LTV refers to Maximum LTV as per AGLOC (Association of Gold Loan Companies).
 T&C apply

Other Charges

Notice Name	New Total Value
Ordinary Notice for Interest Payment	Rs. 12
Ordinary Notice	Rs. 14
Regional Notice	Rs. 16
Auction Notice - Read with AD	Rs. 30

Auction Charges: 2% of auction value subject to maximum of Rs. 2000 plus GST