

**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)	Rebate Slabs based on frequency of interest payment	Effective Interest rate per annum applicable based on number of days from last up-to-date interest paid date (After Rebate)
Muthoot Blue Super Value Loan	BLUE SUPER VALUE LOAN-23-M12-H2M-AGLC100	Selected States	23.00%	Max Permissible LTV as per AGLOC	Applicable across all ticket sizes	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-M9-H3M-AGLC100	Selected States	23.00%	Max Permissible LTV as per AGLOC	Applicable across all ticket sizes	9 Months	Rs.25/-	0 to 90D:7% >90-150D:5% >150-180D:3% >180D:0%	0 to 90D:23% >90-150D: 25% >150-180D:27% >180D: 30%  Interest Due Every 210 days from pledge date or last interest paid date which ever is later
Muthoot Super Value-CL4	Muthoot Super Value-CL4-23-M9-H3M-AGLC100	Selected States	23.00%	Max Permissible LTV as per AGLOC	Applicable across all ticket sizes	9 Months	Rs.25/-	0 to 90D:7% >90-150D:5% >150-270D:3% >270D:0%	0 to 90D:23% >90-150D: 25% >150D-270D:27% >270D: 30%  Interest Due Every 240 days from pledge date or last interest paid date which ever is later
EASY BLUE 1	EASY BLUE 1-21-M12-H0M-AGLC75	All Zones	21.00%	75% of AGLOC	Rs 1000 to Rs 99,999	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%	60% of AGLOC	Rs 1000 to Rs 99,999	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%	Max Permissible LTV as per AGLOC	Rs. 1,000 to Rs. 25,000	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%	Max Permissible LTV as per AGLOC	Rs. 25,000 to Rs. 49,999	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	Selected branches	20.00%	Max Permissible LTV as per AGLOC	Rs. 75,000 to Rs. 299,999	12 Months	Rs.25/-	0-180D: 10% >181-270D: 6% >270D: 0%	0-180D: 20% >181-270D: 24% >270D: 30%
Vyapar Vikas	Vyapar Vikas(weekly)-12-M12-H0W-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/-	0-7D: 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%

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EASY MAX	EASY MAX-21-M12-H0M-AGLC100	All Zones	21.00%	Max Permissible LTV as per AGLOC	Rs.100,000 to Rs.299,999/-	12 Months	Rs.25/-	0-30D: 9% >30-60D: 7% >60-120D: 3% >120-180D:1% >180D: 0%	0-30D: 21% >30-60D: 23% >60-90D: 27% >90-120D: 27% >120-150D:29% >150-180D:29% >180D: 30%
EASY MAX 1	EASY MAX 1-18-M12-H3M-AGLC80	All Zones	18.00%	80% of AGLOC	Rs.100,000 to Rs.299,999/-	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 MAX 2 CL4	EASY MAX2-CL4-18-M9-H0M-AGLC100	All Zones	18.00%	Max Permissible LTV as per AGLOC	Rs.100,000 & above	9 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%  Interest Due Every 240 days from pledge date or last interest paid date which ever is later
EASY PRO	EASY PRO-18-M12-H0M-AGLC100	All Zones	18.00%	Max Permissible LTV as per AGLOC	Rs.300,000 to Rs.499,999	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 1	EASY PRO 1-15-M12-H0M-AGLC80	All Zones	15.00%	80% of AGLOC	Rs.300,000 to Rs.499,999	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%
EASY PRO 2-CL	EASY PRO2-CL-16-M9-H0M-AGLC100	All Zones	16.00%	Max Permissible LTV as per AGLOC	Rs.300,000 & above	9 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%  Interest Due Every 240 days from pledge date or last interest paid date which ever is later
EASY SCALE UP CL 10.95	EASY SCALE UP CL-1095-M9-H0M-AGLC100	All Zones	10.95%	Max Permissible LTV as per AGLOC	Rs.500,000 & above	9 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%  Interest Due Every 240 days from pledge date or last interest paid date which ever is later
Restart India Pradhan CL	RESTART INDIA PRADHAN CL-1299-M9-H0M-AGLC100	All Zones	12.99%	Max Permissible LTV as per AGLOC	Rs.500,000 & above	9 Months	Rs. 20/-	0-30D: 14.01% >30-60D: 8% >60-90D: 5% >90-150D: 1% >150D: 0%	0-30D: 12.99% >30-60D: 19% >60-90D: 22% >90-150D: 26% >150D: 27%  Interest Due Every 210 days from pledge date or last interest paid date which ever is later
Restart India Pradhan CL	RESTART INDIA PRADHAN CL-1199-M9-H0M-AGLC100	All Zones	11.99%	Max Permissible LTV as per AGLOC	Rs.800,000 to Rs.20,00,000	9 Months	Rs. 20/-	0-30D: 15.01% >30-60D: 13% >60-90D: 9% >90-150D: 5% >150D: 0%	0-30D: 11.99% >30-60D: 14% >60-90D: 18% >90-150D: 22% >150D: 27%  Interest Due Every 210 days from pledge date or last interest paid date which ever is later

**Gold Loan Schemes Interest Rate Chart**

**Applicable only for selected\* 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)	Rebate Slabs based on frequency of interest payment	Effective Interest rate per annum applicable based on number of days from last up-to-date interest paid date (After Rebate)
WELCOME SV	WELCOME SV-18-M12-HOM-AGLC100	All Zones	18.00%	Max Permissible LTV as per AGLOC	Applicable across all ticket sizes	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%	80% of AGLOC LTV	Rs.1000 to Rs.99999	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%	Max Permissible LTV as per AGLOC	Rs.100,000 & above	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%
Restart India Pradhan	RESTART INDIA PRADHAN-1199-M12-HOM-AGLC100	All Zones	11.99%	Max Permissible LTV as per AGLOC	Rs.500,000 & above	12 Months	0.1% of loan amt sub to max of Rs 1000/-	0-30D: 18.01% >30-60D: 11% >60-90D: 8% >90-150D: 4% >150-180D:2% >180D: 0%	0-30D: 11.99% >30-60D: 19% >60-90D: 22% >90-150D: 26% >150-180D:28% >180D: 30%
EASY SCALE UP10.95	EASY SCALE UP-1095-M12-HOM-AGLC100	All Zones	10.95%	Max Permissible LTV as per AGLOC	Rs. 500,000 & above	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%
EASY SCALE UP-CL	EASY SCALE UP-CL-0995-M6-HOM-AGLC95	All Zones	9.95%	95% of AGLOC	Rs. 800,000 & above	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% Interest Due Every 150 days from pledge date or last interest paid date which ever is later

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 prelosures 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 Easy Udaan, Easy Udaan Mahila, Super Value CL3, Super Value CL4, Kisan Vikas, Easy Max2 CL4, Easy Pro2 CL, Restart India Pradhan CL Easy Scale Up CL 10.95 & Easy Scale Up-CL

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

\*New branches within 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