

## Gold Loan Schemes Effective from 16/12/2024

Sl. No	Scheme Code	Scheme Name	Minimum Loan amount	Maximum Loan Amount	Interest slabs	Tenure Days	LTV %
1	10001 10002	High Value Loan High Value Loan (Takeover)	2,00,000	20,00,000	0-30D-11.99% 31-60D-14.99% 61-90D-17.99% 91-270D-23.99%	270	60
2	10003 10004	One Rupee Interest Loan One Rupee Interest Loan (TO) (For New Customers only)	2,000	1,00,000	0-30D-12% 31-60D-14% 61-90D-18% 91-180-21% 181-270D-24%	270	75
3	10005 10006	Super Express Loan Super Express Loan (TO)	50,000	2,00,000	0-30D-16.50% 31-60D-18% 61-90D-20% 91-180D-22% 181-270D-24%	270	60
4	10011 10012	HNI Gold Loan HNI Gold Loan (TO)	8,00,000	15,00,000	0-30D-12.99% 31-60D-18.99% 61-90D-20.99% 91-270D-23.99%	270	75
5	10013 10014	Shining Star Gold Loan Shining Star Gold Loan (TO)	2,000	2,00,000	0-30D-17.50% 31-60D-19% 61-90D-20% 91-180D-22% 181-270D-24%	270	75
6	10015 10016	Gold Rush Scheme Gold Rush Scheme (TO)	2,000	No ceiling	0-30D-19% 31-60D-21% 61-90D-22% 91-180D-23% 181-270D-24%	270	75
7	10017 10018	Super Benefit Gold Loans Super Benefit Gold Loans (TO)	25,000	10,00,000	0-150D-19% 151-180D-22%	180	75
8	10019 10020	HNI-High Value Loans HNI-High Value Loans (TO)	10,00,000	No ceiling	0-120D-16% 121-180D-22%	180	75
9	10023	Smart Saver Gold Loans	1,00,000	2,00,000	0-30D-11.99% 31-90D-16% 91-180D-22% 181-270D- 24%	270	65
10	10025 10026	Gold Empowerment Loan-2 Gold Empowerment Loan-2(TO)	5000	No Limit	0-30D-22% 31-90D-23% 91-180D-24%	180	75
11	10027 10028	Mega Gold Fest Loan Mega Gold Fest Loan TO	2,000	50,000	0-30D-8% 31-60D-19% 61-90D-22% 91-180D-24%	180	30

- For interest jumping schemes, rate of interest will move to the base rate if monthly interest is paid, from the date of payment. If not, higher rate will be charged from day "0".
- Interest will be compounded monthly (ie interest on interest will be applicable if the periodical interest is not serviced) for all schemes. If interest is serviced, then simple interest will be applicable.
- Processing fee: Rs 1/- to Rs. 50000/- Rs. 25/-, Rs. 50001 to Rs. 2,00,000/- -Rs. 50/-Rs. 2,00,001 & above Rs. 100/- For HVL/HNI loans- 0.10%+GST for the loan amount.
- No Penal Interest or Penal charges applicable after the due date. Interest rate as on due date will continue till closure, with monthly compounding effect.