

Gold Loan Schemes Effective from 01/04/2025

Sl. No	Scheme Code	Scheme Name	Minimum Loan Amount	Maximum Loan Amount	Interest Slabs	Tenure (Days)	LTV (%)
1	10035 10036	LGL 12 LGL 12 (TO) (For New Customers)	2,000	50,000	0-30D: 12% 31-60D: 16% 61-90D: 18% 91-120D: 20% 121-270D: 22% 270-365D: 26%	365	70
2	10037 10038	LGL 12.99 LGL 12.99	8,00,000	50,00,000	0-30D: 12.99% 31-60D: 16.99% 61-90D: 18.99% 91-120D: 20.99% 121-270D: 22.99% 270-365D: 26%	365	75
3	10039 10040	LGL 15 LGL 15 (TO)	50,000	5,00,000	0-30D: 15% 31-60D: 18% 61-90D: 20% 91-120D: 22% 121-270D: 24% 270-365D: 26%	365	60
4	10041 10042	LGL 17.99 LGL 17.99(TO)	50,000	8,00,000	0-30D: 17.99% 31-60D: 19% 61-90D: 21% 91-120D: 22% 121-270D: 24% 270-365D: 26%	365	75
5	10043 10044	LGL 19 LGL 19(TO)	25,000	10,00,000	0-180D: 19% 181-365D: 26%	365	75
6	10045 10046	LGL 22 LGL 22(TO)	2,000	50,00,000	0-330D: 22% 331-365D: 26%	365	75

- 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.
- 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.
- Processing Fee:
 - ₹1 - ₹50,000: ₹25
 - ₹50,001 - ₹2,00,000: ₹75
 - ₹2,00,001 & above: ₹250
 - For Schemes 10037 & 10038= 0.10% + GST



○