

INTEREST RATE STRUCTURE OF VARIOUS GOLD LOAN SCHEMES

SL. NO	CATEGORY / Limit Per Scheme	Applicable Rebate / Period / Effective Interest Rate (Per Annum)				Base Interest Per Annum				
						Southern Branches*	Rest Of India			
1	Mahila Loan (MML) Max. Rs. 0.5 L	Rebate 12.1%/30 days(11.9%) 6%/90days (18%) -2% 180days(122%)				24%				
		Upto 360 days								
		Above 360 days(Including Penal Int. -2%)								
2	Muthoot Take Over Scheme from Banks (TOB) Min. Rs.0.99 L	Rebate 9%/ 90days(15%), 6%/180days(18%) 3%/ 270days (21%)				24%				
		Up to 360 days								
		Above 360 days(Including Penal Int 2%)								
3	Muthoot Take Over Scheme from NBFC (TON) Min. Rs.0.99 L	KERALA Rebate 8%/ 60days(16%) , 6%/90days(18%) 3%/180 days (21%)				24%	N/A			
		OUTSIDE KERALA Rebate 6%/ 90days(18%) 3%/180 days (21%)								
		Up to 360 days								
		Above 360 days(Including Penal Int 2%)								
4	Interest Prepaid Loan (IPL) Min. Rs. 0.50 L	3 months (After 3 months,22% p.a.)				16%				
		6 months (After 6 months, 22% p.a.)				15%				
		12 months (After 12 months,22% p.a.)				12%				
		Premature closure-22% p.a.								
5	Win Back (WBS) Min. Rs. 0.75 L	Rebate 6% /180 days (18%) 3% /270 days (21%)- for South				24%				
		Up to 360 days								
		Above 360 days(Including Penal Int. -2%)								
6	Super Loan (MSL)	Rebate 1%/ 30 days(23%)				24%				
		Up to 360 days								
		Above 360 days(Including Penal Int. -2%)								
7	Super Saver Scheme (SSS) Min. Rs. 1.99 L	Rebate 12.1%/30days(11.9%)	9%/60 days(15%)	6%/90days(18%)	Rebate 1%/ 180days(23%)	24%				
		Up to 360 days								
		Above 360 days (Including Penal Int.-2%)								
8	High Networth Individual (HNI) Min. Rs.15 L	Rebate 10%/30days(14%)	8%/90 days(16%)	6%/180days(18%)		24%				
		Rebate 2%/ 270days(22%)								
		Up to 360 days								
		Above 360 days (Including Penal Int.-2%)								
9	Gold Credit Line (GCL) Min. Rs.2 L	Upto 12 months				19%				
		Above 12 months(Including Penal Int. -2%)				21%				
10	Balance Transfer -NBFC (BTN) Min.Rs.99000/-	Rebate 10%/30days(14%) 6%/90 days(18%) 3%/180days(21%)				24%				
		Up to 360 days								
		Above 360 days (Including Penal Int.-2%)								
11	Balance Transfer -Bank (BTB) Min.Rs.99000/-	Rebate 12.1%/30days(11.9%)	9%/90 days(15%)	6%/180days(18%)		24%				
		Rebate 3%/270days(21%)								
		Up to 360 days								
		Above 360 days (Including Penal Int.-2%)								
12	Best Value Scheme (BVS) Min Rs.10 L	Rebate 12.1%/30days(11.9%)	9%/90 days(15%)	6%/180days(18%)		24%				
		Rebate 3%/270days(21%)								
		Up to 360 days								
		Above 360 days (Including Penal Int.-2%)								
13	Advantage loan (MAL)	SOUTH - Rebate 5% /90 days (19%)	2% /180 days(22%)	NORTH - Rebte 5% /30 days (20%)	3%/90days(22%)	1%/180days(24%)	24%	25%		
		upto 360 days						26%	27%	
		Above 360 days(Including Penal Int. -2%)								
14	Highvalue Loan (MHL) Min. Rs. 3 L	NORTH - Rebate 7% / 30 days(18%) 5% / 90 days(20%) 3%/ 180 days(22%)				N.A.	25%			
		upto 360 days								
Above 360 days (Including Penal Int.-2%)										
15	Highvalue Plus (MHP) (3 L & Above)	SOUTH - Rebate 10%/ 30 days(14%) - 7%/ 90 days(17%) -5%/ 180 days(19%)				24%	25%			
		Up to 360 days								
		NORTH - Rebate 13% / 30 days(12%)	7% /60 days(18%)	5% /90 days(20%)	-4%/180 days(21%)			2% / 270 days(23%)	26%	27%
		Up to 360 days								
Above 360 days(Including Penal Int.- 2%)										
16	Muthoot Overdraft Scheme (MOS) Min. Rs. 5 L(South),2 L(North)	Upto 12 months				19%	19%			
		Above 12 months(Including Penal Int. -2%)				21%	21%			
17	Zero Interest Loan (ZIL)	0% interest				0%	0%			
		24% for delayed EMI for the delayed								
		period								
18	One Percent Loan (MOL) Max. Rs. 0.5 L	Rebate 14% /30 days (12%)	5%/90days(21%)	3%/180days(23%)	1%/270days(25%)	26%	27%			
		upto 360 days								
		Above 360 days (Including Penal Int. -1%)								
19	Delight Loan (MDL) Max. Rs. 2 L	Rebate 9% /30 days (17%),4%/90days(22%),2%/180days(24%)				26%	27%			
		upto 360 days								
		Above 360 days (Including Penal Int. -1%)								
20	Ultimate Loan (MUL)	Rebate 4%/ 30 days(22%)	1%/90days(25%)			26%	27%			
		upto 360 days								
		Above 360 days (Including Penal Int. -1%)								
						N/A				
21	Muthoot EMI Scheme (MES) Min. Rs. 0.2 L	Upto 6/ 12/ 18/ 24/ 30/ 36 months				21%				
		Above 36 months (Penal Int. -2%)								
		75 Paise per Rs.1000 per day if EMI is not paid within 3 days from due date.								
22	Muthoot Winback Scheme MWS Max Rs. 3L	Rebate 6%/ 30 days(20%)	2%/90days(24%)	1%/180days(25%)		26%	27%			
		Upto 360 days								
		Above 360 days(Including Penal Int. -1%)								
23	Rural Gold Loan (RGL)	Rebate 6%/ 90 days(20%)	3%/180days(23%)	1%/270days(25%)		26%	27%			
		Upto 360 days								
		Above 360 days(Including Penal Int. -1%)								

*Southern branches consisting of Kerala , Tamil Nadu, Karnataka, Goa, Andhra and Telegana States (Including Union Territories - Puducherry and Andaman - Nicobar Islands). Rest of India consisting of branches coming under rest of the states / Union territories.

- Interest is charged on Monthly compounding basis.
- Above rebate is applicable, only if up to date interest is paid on the loan. Otherwise base interest rate will be charged.
- Loan tenure of all our schemes except (IPL, MOS, ZIL and MES) is 360 days. For MOS and IPL tenure is 12 months. For MES and ZIL (EMI scheme) tenure varies from 6 to 36 months.
- *Minimum loan amount required under MOS scheme for Rest of India branches are Rs.2 L.