INTEREST RATE STRUCTURE OF VARIOUS GOLD LOAN SCHEMES

Name of the second se	SI. No.	Category / Limit per Scheme	Applicable Rebate / Period / Effective Interest Rate (Per Annum)	Southern Branches	Rest of India
2     Manuff Marker (17) (2013)	1	(MML)	Upto 360 days		
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1     Dom NIPC     (CUSIPS/ERE A L Reserve/May of Sol. NUMMag/05)     Tes provide solution of solutio of solution of solutio of solution of solutio of solution of sol					
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9     Won Back Win Back 571.     James 20. (1990 ac) 135. 572 Japes (201) Jan Studie Min Back 571.     James 20. Japes 130. Japes 20. Japes 130. Japes 20. Japes 2			-	12 /0	
9     (WDB) MB, B, 0.571 (MB, B, 0.571 (MB, B, 0.571 (MB, B, 0.571)     (WDB, S, 0.571) (WDB, S, 0.571) (WDB, S, 0.571)     (WDB, S, 0.571) (WDB,		Win Back	Rebate 6% /180 days (18%) 3% /270 days (21%) for South		N.A.
6         Boder 15/34 (sp(25)) (sp2 304 are Annex 10 March 120 (sp2 304 are Annex 10 March 120 (sp2 304 are Annex 10 March 120 (sp2 304 are) 15(s) (sp3 30	5	(WBS)	Upto 360 days		
9     Number Notes     24%     24%       7     Super Sum Secure     Relate 12, 20, 50 (dots) (1, 96, 196, 196, 196, 196, 196, 196, 196	<u> </u>	Min. Rs. 0.75 L	Above 360 days(Including Penal Int. 2% )	26%	
ddSLAlson 200 digram from the 26.)26%7Signer Surver Signer Surver Sig	6	Super Joan		24%	
7     Scheme Bissing	Ū	-	· ·		
7     Scheme Bissing		Super Sever	$P_{abata} = \frac{12.10}{20} \frac{12.00}{20} \frac{11.00}{10} \frac{100}{60} \frac{100}{60} \frac{150}{10} \frac{100}{60} \frac{100}{100} 100$		
Mar. B. 1.97 LJoons 300 displached inproduct product 2% )20%8Intervention of the state intervention of the state	7	Scheme	Rebate 1%/ 180days(23%)	340/	
8     Individual (INI) Nin, R. 6.1.     Refue: 200 2000; Above 200 dog/challing Peal Int, 25: ) Above 200 dog/challing Peal Int, 25: ) (P) State 200 dog/challing		. ,	1 5		4
Mar. R-15 L Allow 200 standing frund int 2% 124**9Solid Codi Line Mar. R-21.Upto 12 manufar funding Para Int 2% 110** 21%10** 22%10** 22%10Rahners Tump for 12 manufar funding Para Int 2% 120** 21%10** 22%10** 22%10** 22%11Rahners Tump for 10** 10************************************					
9         Gold Credit Line (GCL) More R2:1. Above 12 months (MCL) More R2:1. Above (MCL) More R2:1. Above 12 months (MCL) More R2:1.	8		Upto 360 days		
9     MGCL3 MMB. Solution     Hpps 1 member According (part late) (			nouve sou days(meduling renai mt. 2%)	26%	
Image: 10Training the set of	9	(GCL)			
10     Transfer AHFC     Upin 300 days     234%       11     Transfer AHFC     About 21 MonRep (10) (50) (60 Malay(150))     24%       12     The About 21 MonRep (10) (50) (60 Malay(150))     24%       13     The About 21 MonRep (10) (50) (60 Malay(150))     24%       14     The About 21 MonRep (10) (50) (60 Malay(150))     24%       15     Name Scheme     Redue 12 MonRep (10) (50) (60 Malay(150))       14     Append Gald     Redue 12 MonRep (10) (10) (50 Malay(150))       15     Male Scheme     Redue 12 MonRep (10) (10) (50 Malay(150))       16     Append Gald     Redue 12 MonRep (10) (10) (10) (10) (10) (10) (10) (10)		Min. Rs.2 L	Above 12 months(Including Penal Int. 2% )	21%	24%
(HTN) No. Non-100 insynthening Paral In. 26 )26%26%IIBalaure Instant Paral Instant		Balance	Rebate 10%/30days(14%),6%/90 days(18%), 3%/180days(21%)		
Vine.R. Summer         Vine.R. Summer         Partial List. SM Sys(1: 59), 76, 17 RM Sys(1: 89), 76, 10, 10, 10, 10, 10, 10, 10, 10, 10, 10	10				
11     Transfer-Jack Min.K. 20000.     Relation 30.4 (2009) (21) Min.K. 20000.     20% 20%       12     Name 2011 (21) (2009) (21) (21) (2000) (2001) (					
Num.R.99000.Mone With general num 2% )26%12None With general 21% (Margal 19% )% (Soft Shift Shi	11	Transfer -Bank	Rebate 3%/270days(21%)	24%	
12     Vulke Scheme Norma Robust 12/95/03/03/19/03/95/05/05/05/05/05/05/05/05/05/05/05/05/05		Min.Rs.99000/-	1 2		
Min Rei 0Upo 30 days wave 30 diagotheding Ponal Int. 28: )24% 30%13Ayudi GaliRobue 16/3 days(25%) Conso 0 days Min. Rob. 01Robue 16/4 days(hedding Ponal Int. 28: )20%14Ayudi GaliCollege 16/3 days(25%) (Min. Rob. 01NOUTH Robue 56% 00 days(10%), 28% 00 days(22%), upo 50 days 10/6 days24% 20%25% 25% 25% 25%15Min. Rob. 01NOUTH Robue 56% 70 days (10%), 26% 00 days(20%), upo 50 days 10/6 days (12%), 36% 00 days(20%), 36% 00 days(20%), 10/6 days 10/6 days 10/6 days (12%), 36% 00 days(10%), 36% 00 days(20%), 10/6 days(20%), 10/6 days (12%), 36% 00 days(10%), 36% 00 days(10%), 10/6 days(20%), 10/6 days (12%), 36% 100 days(10%), 10/6 days(10%), 36% 00 days(10%), 10/6 days(10%), 36% 00 days(10%), 10/6 days (12%), 12% 00 days(10%), 10/6 days(10%), 36% 00 days(10%), 10/6 days(10%), 36% 00 days(10%), 10/6 days (12%), 12% 10/6 days(10%), 10/6 days (12%), 12% 10/6 days(10%), 10/6 days 10/6 days24% 10/6 days 10/6 days 10/6 days 10/6 days(10%), 36% 00 days(10%), 10/6 days(10%), 12% 10/6 days(10%), 10/6 days 10/6 days 10/6 days24% 10/6 days 10/6 days17Mindbod Overdraft (MIEP) 10/6 days(10%), 12% 10/6 days(10%), 12% 10/6 days(10%), 12% 10/6 days(20%), 10/6 days10% 10% 10% 10% 10%18Particle 16% 20% days(20%), 12% 10/6 days(10%), 12% 10/6 days(20%), 10/6 days10% 10% 10% 10%19Mindbod Overdraft Min Res 1 14% 10/6 days (12%), 18% 10/6 days(20%), 13% 10/6 days(20%), 10% 10% 10% 10% 10% 10% 10% 10%10% 10% 10% 10%10Dai Percent Loan Parit 10% 10% 10% 10% 10% 10% 10%	12	Value Scheme			
Ayath Cidl.         Reture 1% 30 days 2%)         Adves 50 days (Including Penal Inc. 2%)         Adves 50 days (Including Penal Inc. 2%)           14         Advantage Inam         SOUTH Robust 5% 700 days (20%), 2% (180 days 22%), 1% (177 Mills 4/24%)         24%         25%           14         Advantage Inam         NORTH Robust 5% 700 days (20%), 2% (180 days 22%), 1% (177 Mills 4/24%)         24%         25%           15         (MIL)         NORTH Robust 7% 70 days (20%), 3% (90 days (20%), 3% (90 days 22%), 1% (77 Mills 4/24%)         24%         25%           15         (MIL)         NORTH Robust 7% / 30 days (20%), 5% (90 days (20%), 3% (90 days (20%))         NA.         25%           16         (MIL)         NORTH Robust 7% / 30 days (18%), 5% (90 days (20%), 7% (180 days (18%))         NA.         25%           16         High-value Future         7% (90 days (17%), 5% (180 days (12%)), 2% / 200 days (23%))         24%         24%           16         High-value Future         7% (90 days (17%), 5% / 30 days (18%) / 3% / 200 days (23%))         24%         25%           17         Mothood Overdraft         Upto 30 days         Adver 30 days (Including Penal Inc. 3% )         25%           18         Orae Percent Lam         Robust 61/4% / 30 days (12%), 2% / 00 days (18%) 5% / 50 days (18%) 5% / 50 days (12%), 2% / 50 days (12%), 3% / 50 day		. ,	Upto 360 days		
Min. Re. 0.91Alow 30 dogs(fielding Penal Int2%)26%IAdvantage loanNORT IR Relate 5%, 701 days (20%), 3%, 900 days (22%), 19% 1000 app (300 days 19% 1000 app (300 days 19% 1000 app (300 days) 19% 1000 days (20%), 3%, 900 days (22%), 19% 1000 app (300 days 19% 1000 days (20%), 19% 1000 days (20%),	12		Rebate 1%/ 30 days(23%)		
Interpretation of the second secon	13		Above 360 days(Including Penal Int2%)		
$ \begin{array}{ c c c } & MAL & up to 30 days \\ MAL & box 30 days (moduling Penal Int. 2%) & 26\% & 25\% \\ Abox 30 days (moduling Penal Int. 2\%) & 26\% & 27\% \\ MIR & MIR & MAC & MAC & MAC & MAC & MAC \\ MIR & MAC & MAC$			NORTH Rebate 5% /30 days (20%),3%/90days(22%),		
High-value Loam         High-value 7% / 30 days(18%), 5% / 90 days(20%)         N.A.         255%           Min. R. 3 L         3% / 180 days(22%) upto 300 days         N.A.         25%           Above 30 days (Including Penal Int.2%)         N.A.         25%           Min Re. 3 L         SOUTH Rebute 10% / 30 days(12%)         24%           High-value Pau         Vpto 30d days         24%           (J. & Above)         5% / 90 days(12%), 5% / 180 days(12%), 2% / 270 days(23%)         24%           (J. & Above)         5% / 90 days(12%), 4% / 100 days(12%), 2% / 270 days(23%)         24%           (J. & Above)         5% / 90 days(12%), 4% / 100 days(12%), 2% / 270 days(23%)         24%           17         Muthoot Overdraft         Upto 33d days         24%           18         Cro Interest Loan         0% interest         19%         21%           18         Cro Interest Loan         0% interest         0%         0%           19         MOL)         1% / 10 days (12%), 1% / 90 days(18%) 5% / 90 days(18%) 5% / 90 days(12%), 1% / 18% / 27%         25%           20         Ore Percent Loan         Rebate 14% / 30 days (12%), 1% / 90 days(12%), 2% / 18% / 36 days(12%), 1% / 27%         26%         25%           21         Utimate Lam         Rebate 64% / 30 days(12%), 1% / 90 days(25%), Up to 30 days(12%), 1% / 90 days(25%	14			24%	25%
15 <ul> <li>(MIL)</li> <li>Min. 86, 31, U</li> <li>Min. 86, 31, U</li> <li>Min. 85, 31, U</li> <li>Muthor U</li> <li>Muthor (Min)</li> <li>Muthor (Min)</li> <li>Muthor (Min)</li> <li>Min. 85, 31, U</li> <li>Muthor (Min)</li> <li>Min 20, Sing (Min)</li></ul>		Highvalue Loan	Above 360 days(Including Penal Int. 2%)	26%	27%
inup 1: 90 daysNA.25% 27%10SOUTH Rebate 10% 30 days (12%), 7% 90 days(19%) (15 L & Abore 30 days (12%), 7% 90 days(19%) (5 L & Abore 10% 700 days(19%), 1% 100 days(19%), 1% 100 days(19%), 1% (15 L & Abore) (15 L & Abore)24%24%11Muthoof Overdraft (MHE) Scheme (MOS)Up 10 30 days(12%), 2% 70 days(23%), 1% (10 days(12%), 7% 90 days(19%), 1% 100 days(23%), 1% (10 days(12%), 2% 70 days(23%), 1% (10 days(12%), 2% 70 days(23%), 1% (10 days(12%), 1% 100 days(12%), 1% 100 days(23%), 1% (10 days(12%), 1% 100 days(12%), 1% 100 days(23%), 1% 100 days(23%), 1% (10 days(12%), 1% 100 days(12%), 1% 100 days(12%), 1% 100 days(23%), 1% 100 d	15	(MHL)			
SOUTH Rebate 10%/30 days(14%)         24%           16         Highvalue Plus (MHP)         TW/ 50 days(17%), 5% /180 days(12%), 7% /60 days(18%)/         24%           16         (MHP)         NORTH Rebate 13% /30 days(12%), 7% /60 days(23%)         24%           17         Mathoot Overdraft Scheme (MOS)         Upto 360 days Above 360 days(Including Penal Int. 2%)         26%         25%           17         Mathoot Overdraft Scheme (MOS)         Upto 12 months (ZIL)         19%         21%         21%           18         Zero Interest Loan         0% interest (ZIL)         24% for delayed EMI for the delayed period         0%         0%         0%           19         (MOL)         8k/02 days (12%), 8%/60 days (18%) 5%/90 days(21%), 3%/180 days(23%)         1%         26%         27%           18         Zero Interest Loan         0% interest (ZIL)         24% for delayed EMI for the delayed period         0%         0%         0%         0%           19         (MOL)         1%/270 days(25%)         8%/60 days (18%) 5%/90 days(14%)         3%/180 days(23%)         26%         26%           20         (MDL)         Upto 300 days         Above 360 days (including Penal Int. 1%)         26%         26%         26%           21         (Mithoot         Upto 300 days         Above 360 days (including		WIII. KS. 5 L	upto 360 days	N.A.	
Highvalue Plus     Upto 300 agys     24%       (MHP)     NORTH Relate 15% / 30 days(12%), 7% / 60 days(18%) / (00000000000000000000000000000000000					21%
(3 L & Above on Youth,       5%.90 days(20%), 4%/180 days(21%), 2%/270 days(23%)       28%       25%         (2 L & Above for Youth,       Above 360 days(Including Penal Int. 2%)       26%       25%         17       Muthool Overdraft       19%       19%       19%       19%         18       Scheme (MOS)       Win Incest.       24% for delayed EMI for the delayed       0%       0%         18       One Percent Loan       % interest.       24% for delayed EMI for the delayed       0%       0%         19       One Percent Loan       Rehate 14% /30 days (12%), 8%/60 days (18%) 5%/90days(21%), 3%/180days(23%)       26%       26%         19       One Percent Loan       Rehate 14% /30 days (12%), 8%/60 days (18%) 5%/90days(21%), 3%/180days(23%)       26%       27%         19       One Percent Loan       Rehate 14% /30 days (12%), 8%/60 days (18%) 5%/90days(21%), 3%/180days(23%)       26%       27%         10       One Percent Loan       Rehate 14% /30 days (17%), 4%/90days(22%), 2%/180days(24%)       26%       27%         20       Delight Loan       Rehate 9% /30 days (Including Penal Int. 1%)       26%       26%       26%       26%       26%       26%       26%       26%       26%       26%       26%       26%       26%       26%       26%       26%       26%		Highvalue Plus	• • • • • • • • • • • • • • • • • • • •	24%	
(5 L & Above for North)Upto 360 days Above 360 days(Including Penal Int. 2% )26% 20%25% 20%17Muthoot Overdraft Scheme (MOS)Upto 12 months Upto 12 months19% 21%19% 21%19% 21%18Zero Interest Loan (ZIL)0% interest 24% for delayed EMI for the delayed period0%0%0%19One Percent Loan (MOL)1%/70 days(12%) , 8%/60 days (18%) 5%/90 days(21%) , 3%/180 days(23%)0%0%19One Percent Loan (MOL)Rebate 14% /30 days (12%) , 8%/60 days (18%) 5%/90 days(21%) , 3%/180 days(23%)26% 27%20One Percent Loan (MDL)Upto 360 days (12%) days (12%) , 4%/90 days(22%), 2%/180 days(24%)26% 27%20Delight Loan (MDL)Rebate 9% /30 days (17%), 4%/90 days(22%), 2%/180 days(24%) Upto 360 days26% 27%21Ultimate Loan (MDL)Upto 360 days (12%) days(12%), 1%/90 days(25%), Upto 300 days26% 27%21Ultimate Loan (MDL)Rebate 9% /30 days(17%), 4%/90 days(25%), Upto 360 daysN.A22Muthoot Winbeck (MES)N.A26% 27%23Scheme (MES)Nove 360 days(Including Penal Int. 1%)26% 27%23Muthoot Winbeck (MES)Pais Scheme (by 0 days(20%), 1%/180 days(25%), 1%/180 days(25%)26% 27%23Muthoot Winbeck MWS Move 360 days(Including Penal Int. 1%)26% 27%26% 27%24Muthoot Winbeck (Rebat 6%/190 days(20%), 1%/180 days(25%), 1%/180 days(25%), 1%/180 days(25%)26% 27%24Rebate 6%	16	(MHP)	NORTH Rebate 13% / 30 days(12%), 7% /60 days(18%)/		
Muthoot Overdraft Scheme (MOS) Min. Rs. 5 L(South), 2 L(North) Above 12 months (Including Penal Int. 2% )         19% 21%         19% 21%           I8         Zero Interest Loan (ZIL)         0% interest 24% for delayed EMI for the delayed period         0%         0%         0%           19         One Percent Loan (MOL)         1%/270(days(25%)) (MOL), 1%/270(days(25%)) Max. Rs. 0.5 L         nup(b 360 days Above 360 days (Including Penal Int. 1% )         3%/180(days(22%)), 3%/180(days(24%))         26%           20         Delight Loan (MDL)         Rebate 14% /30 days(17%), 4%/90(days(22%), 2%/180(days(24%))         26%         26%           21         Uttimate Loan (MUL)         Rebate 4% /30 days(12%), 1%/90(days(25%)), Upto 360 days         26%         26%           22         EMI Scheme (MUL)         Rebate 4% /30 days(22%), 1%/90(days(25%)), Upto 360 days         N.A         26%           23         Muthoot         Upto 6/ 12/18/24/30/36 months Above 360 days(Including Penal Int. 1%)         21%         21%           23         EMI Scheme (MES) Min. Rs. 0.21.         75 Paisa per Rs.1000 per day if EMI is not paid within 3 days from due date.         26%           21%         Muthoot Winback MWS Above 360 days(Including Penal Int. 1% )         26%         26%           24         Roan         Rebate 6%/ 30 days(20%),2%/90(days(25%),1%/180(days(25%))         26%           24         Itoman		· · · · · ·	Upto 360 days	26%	
Nin. Rs. 5 L (South), 2 L (North)Jowe 12 months (Including Penal Int. 2%)21%21%21%RestConstruction0% interest24% for delayed EMI for the delayed0%0%0%18ConstructionRebate 14% /30 days (12%), 8%/60 days (18%) 5%/90days(21%), 3%/180days(23%)0%0%0%19One Percent Loan (MOL)Rebate 14% /30 days (12%), 8%/60 days (18%) 5%/90days(21%), 3%/180days(23%)1%26%19One Percent Loan (MOL)Rebate 14% /30 days (17%), 4%/90days(22%), 2%/180days(24%)2%26%20Delight Loan (MDL)Rebate 9% /30 days (17%), 4%/90days(22%), 2%/180days(24%)NA226%20One Interest (MDL)Rebate 9% /30 days (17%), 4%/90days(25%), 2%/180days(24%)NA226%21Uttimate Loan (MUL)Rebate 4%/ 30 days(22%), 1%/90days(25%), (MUL)NA26%26%21Uttimate Loan (MES)Rebate 4%/ 30 days(20%), 1%/90days(25%), (MIR 8. 0.2 LNA26%21%23Muthoot (MES) (MIR 8. 0.2 LRebate 6%/ 30 days(Comb, 2%/90days(24%), 1%/180days(25%)21%21%23Scheme (MES) (MIR 8. 0.2 LRebate 6%/ 30 days(Comb, 2%/90days(24%), 1%/180days(25%)21%26%24Muthoot Winback (MR 8. 3.1Rebate 6%/ 30 days(Comb, 2%/90days(24%), 1%/180days(25%)21%26%24Muthoot Winback (MR 8. 3.1Rebate 6%/ 30 days(Comb, 3%/180days(24%), 1%/180days(25%)21%21%24Muthoot Winback (Max 8. 3.1Rebate 6%/ 30 days(Comb, 3%/180days(					
18       (ZIL)       24% for delayed EMI for the delayed period       0%       0%       0%         19       One Percent Loan       Rebate 14% /30 days (12%), 8%/60 days (18%) 5%/90days(23%), 3%/180days(23%)	17		1		
indextperiodindextperiod19One Percent Loan (MOL)Rebate 14% /30 days (12%) , 8%/60 days (18%) 5%/90days(21%) , 3%/180days(23%)improved by the state 14% /30 days (12%) , 8%/60 days (18%) 5%/90days(21%) , 3%/180days(23%)improved by the state 14% /30 days (12%) , 8%/60 days (18%) 5%/90days(21%) , 3%/180days(23%)improved by the state 14% /30 days (12%) , 8%/60 days (18%) 5%/90days(21%) , 3%/180days(23%)improved by the state 14% /30 days (17%), 4%/90days(22%), 2%/180days(24%)improved by the state 14% /30 days (17%), 4%/90days(22%), 2%/180days(24%)improved by the state 14% /30 days (17%), 4%/90days(25%), 2%/180days(24%)improved by the state 14% /30 days (17%), 4%/90days(25%), 2%/180days(24%)improved by the state 14% /30 days (17%), 4%/90days(25%), 2%/180days(24%), 1%/190days(25%), 2%/180days(24%), 1%/190days(25%), 2%/180days(24%), 1%/180days(25%)improved by the state 14% /30 days (17%), 4%/90days(25%), 2%/180days(25%), 2%/180days(25%), 2%/180days(25%), 2%/180days(25%), 2%/180days(25%), 2%/180days(25%)improved by the state 14% /30 days (17%), 4%/90days(25%), 2%/180days(25%), 2%/180d		Zero Interest Loan	0% interest		
One Percent Loan         Rebate 14% /30 days (12%) , 8%/60 days (18%) 5%/90days(21%) , 3%/180days(23%)         Image: Content	18	(ZIL)		0%	0%
19       (MOL)       1%/270days(12%), 5%/00 days (12%), 5%/180days(23%)       26%         19       (MOL)       1%/270days(25%)       26%         Max. Rs. 0.5 L       upto 360 days       20%       27%         20       Delight Loan       Rebate 9% /30 days (17%), 4%/90days(22%), 2%/180days(24%)       26%       27%         20       (MDL)       Upto 360 days       26%       27%         20       (MDL)       Rebate 9% /30 days (17%), 4%/90days(22%), 2%/180days(24%)       26%       27%         20       (MDL)       Upto 360 days       26%       27%       26%         21       Uttimate Loan       Rebate 4%/ 30 days(22%), 1%/90days(25%), 1%/90days(25%)       N.A       26%         22       Muthoot       Upto 6/12/18/24/30/36 months       Above 360 days(Including Penal Int. 1%)       21%         23       Muthoot       Upto 6/12/18/24/30/36 months       Above 360 days(10%), 2%/90days(24%), 1%/180days(25%)       21%         24       Muthoot       Upto 360 days       10 and months (Penal Int. 2%)       21%         25       Scheme       Upto 360 days       26%       26%         Muthoot       Upto 360 days       26%					
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