

INTEREST RATE STRUCTURE OF VARIOUS GOLD LOAN SCHEMES

Sl. No.	Category / Limit per Scheme	Applicable Rebate / Period / Effective Interest Rate (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(22%) Upto 360 days Above 360 days(Including Penal Int. 2%)	24% 26%	
2	Muthoot Take Over Scheme from Banks (TOB) Min Rs.0.99 L	Rebate 9%/ 90days(15%) , 6%/180days(18%) 3%/270 days (21%) Upto 360 days Above 360 days(Including penal int 2%)	24% 26%	
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%) OUTSIDE KERALA Rebate 6%/ 90days(18%) , 3%/180days(21%) Upto 360 days Above 360 days(Including Penal Int. 2%)	24% 26%	
4	Interest Prepaid Loan (IPL) Min. Rs. 0.50 L	3 months (After 3 months,22% p.a.) 6 months (After 6 months,22% p.a.) 12 months (After 12 months,22% p.a.) Premature closure , 22% p.a.	16% 15% 12%	
5	Win Back (WBS) Min. Rs. 0.75 L	Rebate 6% /180 days (18%) , 3% /270 days (21%) for South Upto 360 days Above 360 days(Including Penal Int. 2%)	24% 26%	N.A.
6	Super loan (MSL)	Rebate 1% / 30 days(23%) Upto 360 days Above 360 days(Including Penal Int. 2%)	24% 26%	
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%) Upto 360 days Above 360 days(Including Penal Int. 2%)	24% 26%	
8	High Network Individual (HNI) Min. Rs.15 L	Rebate 10%/30days(14%),8%/90 days(16%) , 6%/180days(18%) Rebate 2% / 270days(22%) Upto 360 days Above 360 days(Including Penal Int. 2%)	24% 26%	
9	Gold Credit Line (GCL) Min. Rs.2 L	Upto 12 months Above 12 months(Including Penal Int. 2%)	19% 21%	19% 24%
10	Balance Transfer -NBFC (BTN) Min.Rs.99000/-	Rebate 10%/30days(14%),6%/90 days(18%) , 3%/180days(21%) Upto 360 days Above 360 days(Including Penal Int. 2%)	24% 26%	
11	Balance Transfer -Bank (BTB) Min.Rs.99000/-	Rebate 12.1%/30days(11.9%),9%/90 days(15%) , 6%/180days(18%) Rebate 3%/270days(21%) Upto 360 days Above 360 days(Including Penal Int. 2%)	24% 26%	
12	Best Value Scheme (BVS) Min Rs.10 L	Rebate 12.1%/30days(11.9%),9%/90 days(15%) , 6%/180days(18%) Rebate 3%/270days(21%) Upto 360 days Above 360 days(Including Penal Int. 2%)	24% 26%	
13	Ayush Gold Loan(AGL) Min. Rs.0.30 L	Rebate 1% / 30 days(23%) Upto 360 days Above 360 days(Including Penal Int. -2%)	24% 26%	
14	Advantage loan (MAL)	SOUTH Rebate 5% /90 days (19%) , 2% /180 days(22%) NORTH Rebate 5% /30 days (20%) ,3%/90days(22%) , 1%/180days(24%) upto 360 days Above 360 days(Including Penal Int. 2%)	24% 26%	25% 27%
15	Highvalue Loan (MHL) Min. Rs. 3 L	NORTH Rebate 7% / 30 days(18%) , 5% / 90 days(20%) 3% / 180 days(22%) upto 360 days Above 360 days (Including Penal Int.2%)	N.A.	25% 27%
16	Highvalue Plus (MHP) (3 L & Above) (5 L & Above for North)	SOUTH Rebate 10% / 30 days(14%) 7% / 90 days(17%) , 5% / 180 days(19%) Upto 360 days NORTH Rebate 13% / 30 days(12%) , 7% /60 days(18%) / 5% /90 days(20%) , 4%/180 days(21%) , 2% / 270 days(23%) Upto 360 days Above 360 days(Including Penal Int. 2%)	24% 26%	25% 27%
17	Muthoot Overdraft Scheme (MOS) Min. Rs. 5 L(South),2 L(North)	Upto 12 months Above 12 months(Including Penal Int. 2%)	19% 21%	19% 21%
18	Zero Interest Loan (ZIL)	0% interest 24% for delayed EMI for the delayed period	0%	0%
19	One Percent Loan (MOL) Max. Rs. 0.5 L	Rebate 14% /30 days (12%) , 8%/60 days (18%) 5%/90days(21%) , 3%/180days(23%) 1%/270days(25%) upto 360 days Above 360 days (Including Penal Int. 1%)		26% 27%
20	Delight Loan (MDL) Max. Rs. 2 L	Rebate 9% /30 days (17%) , 4%/90days(22%) , 2%/180days(24%) Upto 360 days Above 360 days (Including Penal Int. 1%)		26% 27%
21	Ultimate Loan (MUL)	Rebate 4% / 30 days(22%) , 1%/90days(25%) , Upto 360 days Above 360 days(Including Penal Int. 1%)	N.A.	26% 27%
22	Muthoot EMI Scheme (MES) Min. Rs. 0.2 L	Upto 6/ 12/ 18/ 24/ 30/ 36 months Above 36 months (Penal Int. 2%) 75 Paise per Rs.1000 per day if EMI is not paid within 3 days from due date.		21%
23	Muthoot Winback Scheme MWS Max Rs. 3L	Rebate 6% / 30 days(20%) , 2%/90days(24%) , 1%/180days(25%) Upto 360 days Above 360 days(Including Penal Int. 1%)		26% 27%
24	Rural Gold Loan (RGL)	Rebate 6% / 90 days(20%) , 3%/180days(23%) , 1%/270days(25%) Upto 360 days Above 360 days(Including Penal Int. 1%)		26% 27%