

INTEREST RATE STRUCTURE OF VARIOUS GOLD LOAN SCHEMES

Sl. No.	Corporate (Southern branches* / Rest of India)	Name of Scheme	Minimum Loan Amount	Maximum Loan Amount	Base Rate	Interest rate if paid within						
						1 Month	2 Months	3 Months	6 Months	9 Months	12 Months	After 12 Months (Incl. 2% penal interest)
1	Rest of India	Muthoot Ultimate Loan (MUL)	Rs.1,500/-	Rs.5 Crs.	24%	22%				24%		26%
2	Rest of India	Rural Gold Loan (RGL)	Rs.1,500/-	Rs.5 Crs.	24%	20%			23%	24%		26%
3	Rest of India	Muthoot OnePercent Loan (MOL)	Rs.1,500/-	Rs.50,000/-	24%	12%	15%	21%	24%		26%	
4	Rest of India	Muthoot Delight Loan (MDL)	Rs.50,000/-	Rs.5 Crs.	24%	17%	20%	21%	24%		26%	
	Southern Branches		Rs.5 lakh	Rs.5 Crs.	24%	11.9%	15%	18%	24%		26%	
5	Rest of India	Muthoot Highvalue Plus Loan (MHP)	Rs.1,90,000/-	Rs.5 Crs.	24%	14%	18%	21%	24%		26%	
6	Rest of India	Muthoot Big Business Loan Silver (MBS)	Rs.5 lakh	Rs.5 Crs.	24%	12.9%	17%	21%	24%		26%	
7	Rest of India	Muthoot Big Business Loan Platinum (MBP)	Rs.10 lakh	Rs.5 Crs.	24%	11.9%	16%	21%	24%		26%	
8	Rest of India	Muthoot Big Business Loan Diamond (MBD)	Rs.25 lakh	Rs.5 Crs.	24%	10.9%	15%	21%	24%		26%	
9	Rest of India	Muthoot Big Business Loan Elite (MBE)	Rs.50 lakh	Rs.5 Crs.	24%	10.5%	15%	21%	24%		26%	
10	Rest of India	Overseas Remittance Scheme (ORS)	Rs.2 lakh	Rs.1.5 Crs.	24%	11.9%	17%	21%	24%		26%	
	24%				10.9%		18%	21%	24%		26%	
11	Rest of India	Gold Credit Line (GCL)	Rs.2 lakh	Rs.50 lakh	19%	19%	If interest is not serviced monthly, overdue interest at 24% will be charged on the portion exceeding the limit sanctioned.					21%
12	Southern Branches	Muthoot Super Loan (MSL)	Rs. 1,500	Rs.5 Crs.	24%	21%				24%		26%

13	Southern Branches	Muthoot Advantage Loan (MAL)	Rs. 50,000	Rs.5 Crs.	24%	18%			21%	24%		26%
14	Southern Branches	Muthoot Best Value (MBL)	Rs. 1,500	Rs. 2,00,000	24%	16%	20%	22%	24%		26%	
15	Southern Branches	Muthoot Highvalue Loan (MHL)	Rs. 50,000	Rs.5 Crs.	24%	15%	18%		21%	24%		26%
16	Southern Branches	Muthoot Advantage Product (MAP)	Rs. 5,00,000	Rs.5 Crs.	24%	15%			24%		26%	
17	Southern Branches	Best Value Scheme (BVS)	Rs. 50,000	Rs.5 Crs.	24%	14%	18%		21%	24%		26%
18	Southern Branches	Muthoot Loan Mela (MLM)	Rs 1.90 lakhs	Rs 5 Crs	24%	12.9%	15%	18%	24%	24%		26%
19	Kerala and Tamil Nadu only	Muthoot Tamilnadu Kerala Medium Loan (TKM)	Rs. 99,000	Rs 5 Crs	24%	12.9%	15%	18%	24%	24%		26%
20	Southern Branches	Muthoot Mudra Loan (MML)	Rs. 1,500	Rs. 1,00,000	24%	11.9%	18%		22%	24%		26%
21	Southern Branches	High Value Retention (HVR)	Rs. 10,00,000	Rs.5 Crs.	24%	10.9%	15%	18%	24%	24%		26%
22	Southern Branches	Muthoot High Net Worth Individual Loan (HNI)	Rs 50 lakhs	Rs 5 Crs	24%	10.5%	15%	18%	24%	24%		26%
23	Southern Branches	Interest Prepaid Loan (IPL)	Rs. 50,000	Rs.5 Crs.	22%	16%			15%	NA	12%	22%
24	Southern Branches	Gold Credit Scheme (GCS)	Rs. 2,00,000	Rs.5 Crs.	19%	15%	19%					21%
25	All	ZIL / ZIP	Rs. 5,000	Rs. 1,00,000	Zero Interest Loan (Late fee @24% on delayed EMI amount)							

* Southern branches includes the MFL branches located in the state of Kerala, Karnataka, Tamil Nadu, Andhra Pradesh, Telangana, Goa, Andaman & Nicobar UT, Pondicherry UT and some parts of Maharashtra.

Rest of India includes the branches located in other states (Apart from Southern branches).

1 Month interest rates are applicable if interest is serviced on monthly basis. Other interest rates are applicable if interest is not serviced on monthly due date and paid within 2/3/6/9/12 Months.