

GOLD LOAN SCHEMES

Scheme's	LTV	Slab	Interest Rate P.A	Annualised Interest	Scheme Availability
SCH 31	LTV - 30%	0 - 365 Days	4	4%	All Branches
		Above 365 days	12		
SCH 39	LTV -45%	365 Days	11	11%	All Branches
SCH 104	LTV - 75%	0 - 30 Days	24	24%-33% **	Kerala Branches Only
		31-60 Days	27		
		61-90 Days	30		
		Above 90 Days	33		
SCH 102	LTV - 75%	1 TO 180	18	18%-24% **	Tamilnadu Branches Only
		180 ABOVE	24		
SCH 199	LTV -65%	365 Days	15	15%	Kerala Branches Only
SCH 46	LTV -75%	0 - 365 Days	15	15%	Kerala Branches Only
		Above 365 days	24		
SCH 70	LTV -65%	365 Days	15	15%	Kerala Branches Only
WOMEN PLUS	LTV -75%	365 Days	15	15%	Kerala Branches Only

****Annualised interest rate varies based on the regularity in repayments. Defaults/Delay in repayment will result in increased interest rates but within aforesaid limit.**

Processing /service charges: NIL

TERM LOAN SCHEMES		
Scheme's	Tenure	Interest Rate P.A
TL_183	3 Years	15
TL-197	2 Years	13
TL-120	3 Years	18
TL-144	3 Years	12
TL-121	3 Years	14
TL-211	2 Years	13
TL-210	2 Years	12
TL-212	2 Years	18
TL-114	3 Years	24
TL-119	3 Years	20
TL-SCH4	2 Years	24
TL-SCH6	2 Years	24
NORTH 1ST CYCLE - 30000	546 Days	36
NORTH 2ND CYCLE -34000	560 Days	36
JAS_EQUIFAX_NEW	365 Days	36
JAS_2ND_CYCLE	490 Days	35.92
JAS_3RD_CYCLE	525 Days	36

Processing /service charges: NIL