

Gold Loan Operational Schemes

SCHEMES FOR SOUTHERN STATES - KARNATAKA,TELANGANA & ANDHRAPRADESH											
S.No	Scheme	Loan Limit	Tenure (Days)	Base Interest Rate	Effective Interest rate after rebate (P.a)	Rebate % (Range)	Proposed Monthly effective Rate	Interest Rate	Quarterly Interest Rate	Annualised Interest Rate	Branch Category
1	SX	Min Rs.1000	365	28.00%	26.50%	1.50%	26.50%	28.00%	28.00%	31.89%	Southern States
2	SAA 1	1L To 2L	365	26.00%	22.00%	1% - 4%	22.00%	26.00%	26.00%	29.33%	Southern States
3	SAA 2	2L To 3L	365	26.00%	21.00%	2% - 5%	21.00%	26.00%	26.00%	29.33%	Southern States
4	SAA 3	3L To 4L	365	26.00%	20.00%	2% - 6%	20.00%	26.00%	26.00%	29.33%	Southern States
5	SAA 4	4L To 5L	365	26.00%	19.00%	3% - 7%	19.00%	26.00%	26.00%	29.33%	Southern States
6	SAA 5	5L To 20L	365	26.00%	21.00%	2% - 5%	21.00%	26.00%	24.00%	29.33%	Southern States
7	SAA 6	Above 20L	365	26.00%	10.90%	2% - 15.1%	10.90%	26.00%	24.00%	29.33%	Southern States
8	SS2	1L To 1.95L	365	26.00%	17.00%	1% - 9%	17.00%	26.00%	25.00%	29.33%	Southern States
9	SS2	1.95L To 3L	365	26.00%	16.00%	1% - 10%	16.00%	26.00%	25.00%	29.33%	Southern States
10	SS2	3L To 4L	365	26.00%	14.50%	1% - 11.5%	14.50%	26.00%	25.00%	29.33%	Southern States
11	SS2	4L To 5L	365	26.00%	13.50%	1% - 12.5%	13.50%	26.00%	25.00%	29.33%	Southern States

12	SS2	Min 5L	365	26.00%	12.00%	1% - 14%	12.00%	26.00%	25.00%	29.33%	Southern States
13	SA+	1.95L To 3L	365	26.00%	12.90%	2% - 13.1%	12.90%	26.00%	24.00%	29.33%	Southern States
14	SA+	3L To 4L	365	26.00%	12.90%	2.75% - 13.1%	12.90%	26.00%	23.25%	29.33%	Southern States
15	SA+	4L To 5L	365	26.00%	12.90%	3% - 13.1%	12.90%	26.00%	23.00%	29.33%	Southern States
16	SA+	Min 5L	365	26.00%	9.90%	4% - 16.1%	9.90%	26.00%	22.00%	29.33%	Southern States
17	AT+ 1	Min 4L	365	26.00%	10.00%	2% - 16%	10.00%	26.00%	24.00%	29.33%	Southern States
18	AT+ 2	Min 3L	365	26.00%	12.90%	2% - 13.1%	12.90%	26.00%	24.00%	29.33%	Southern States
19	AT+ 3	Min 1.9L	365	26.00%	15.00%	2% - 11%	15.00%	26.00%	24.00%	29.33%	Southern States
20	SY	Max 1L	365	28.00%	21.50%	4% - 6.5%	21.50%	28.00%	28.00%	31.89%	Southern States
21	DS	Max 50000	365	26.00%	14.00%	2% - 12%	14.00%	26.00%	24.00%	29.33%	Southern States

SCHEMES FOR - CATEGORY A BRANCHES

S.No	Scheme	Loan Limit	Tenure (Days)	Base Interest Rate	Effective Interest rate after rebate (P.a)	Rebate % (Range)	Proposed Monthly effective Rate	Interest Rate	Quarterly Interest rate	Annualised Interest Rate	Branch Category
1	SX	Rs.1000	365	28.00%	26.50%	1.50%	26.50%	28.00%	28.00%	31.89%	A
2	AA1	Min 1L	365	26.00%	24.00%	1% - 2%	24.00%	26.00%	26.00%	29.33%	A
3	AKL	1.95L To 3L	365	26.00%	21.00%	1% - 5%	21.00%	26.00%	26.00%	29.33%	A
4	AKL	3L To 4L	365	26.00%	20.00%	1% - 6%	20.00%	26.00%	26.00%	29.33%	A
5	AKL	4L To 5L	365	26.00%	19.00%	1% - 7%	19.00%	26.00%	26.00%	29.33%	A
6	AKL	Min 5L	365	26.00%	14.00%	1% - 12%	14.00%	26.00%	26.00%	29.33%	A

7	SS2	1L To 1.95L	365	26.00%	16.50%	1% - 9.5%	16.50%	26.00%	25.00%	29.33%	A
8	SS2	1.95L To 3L	365	26.00%	15.00%	1% - 11%	15.00%	26.00%	25.00%	29.33%	A
9	SS2	3L To 4L	365	26.00%	15.50%	1% - 10.5%	15.50%	26.00%	25.00%	29.33%	A
10	SS2	4L To 5L	365	26.00%	13.50%	1% - 12.5%	13.50%	26.00%	25.00%	29.33%	A
11	SS2	Min 5L	365	26.00%	13.00%	1% - 13%	13.00%	26.00%	25.00%	29.33%	A
12	SA+	1.95L To 3L	365	26.00%	12.90%	4% - 13.1%	12.90%	26.00%	26.00%	29.33%	A
13	SA+	3L To 4L	365	26.00%	12.90%	6% - 13.1%	12.90%	26.00%	26.00%	29.33%	A
14	SA+	4L To 5L	365	26.00%	12.90%	6% - 13.1%	12.90%	26.00%	26.00%	29.33%	A
15	SA+	Min 5L	365	26.00%	10.90%	7% - 15.1%	10.90%	26.00%	26.00%	29.33%	A
16	AT+ 1	Min 4L	365	26.00%	10.00%	2% - 16%	10.00%	26.00%	24.00%	29.33%	A
17	AT+ 2	Min 3L	365	26.00%	12.90%	2% - 13.1%	12.90%	26.00%	24.00%	29.33%	A
18	AT+ 3	Min 1.9L	365	26.00%	15.00%	2% - 11%	15.00%	26.00%	24.00%	29.33%	A
19	SY	Max 1L	365	28.00%	21.50%	4% - 6.5%	21.50%	28.00%	28.00%	31.89%	A
20	DS	Max 50000	365	26.00%	15.00%	2% - 11%	15.00%	26.00%	24.00%	29.33%	A

SCHEMES FOR - CATEGORY B BRANCHES

S.No	Scheme	Loan Limit	Tenure (Days)	Base Interest Rate	Effective Interest rate after rebate (P.a)	Rebate % (Range)	Proposed Monthly effective Rate	Interest Rate	Quarterly Interest Rate	Annualised Interest Rate	Branch Category
1	SX	Rs.1000	365	28.00%	26.50%	1.50%	26.50%	28.00%	28.00%	31.89%	B
2	AA1	Min 1L	365	26.00%	24.00%	1% - 2%	24.00%	26.00%	26.00%	29.33%	B
3	AA2	Min 2L	365	26.00%	22.00%	2% - 4%	22.00%	26.00%	26.00%	29.33%	B
4	AKL	3L To 4L	365	26.00%	21.00%	1% - 5%	21.00%	26.00%	26.00%	29.33%	B
5	AKL	4L To 5L	365	26.00%	20.00%	1% - 6%	20.00%	26.00%	26.00%	29.33%	B
6	AKL	Min 5L	365	26.00%	15.00%	1% - 11%	15.00%	26.00%	26.00%	29.33%	B
7	SS2	3L To 4L	365	26.00%	15.00%	4% - 11%	15.00%	26.00%	26.00%	29.33%	B
8	SS2	4L To 5L	365	26.00%	14.00%	4% - 11%	14.00%	26.00%	25.00%	29.33%	B
9	SS2	Min 5L	365	26.00%	13.00%	4% - 12%	13.00%	26.00%	25.00%	29.33%	B

10	SA+	3L To 4L	365	26.00%	12.90%	5% - 13.1%	12.90%	26.00%	26.00%	29.33%	B
11	SA+	4L To 5L	365	26.00%	12.90%	6% - 13.1%	12.90%	26.00%	26.00%	29.33%	B
12	SA+	Min 5L	365	26.00%	9.90%	7% - 16.1%	9.90%	26.00%	26.00%	29.33%	B
13	AT+ 1	Min 4L	365	26.00%	10.00%	9% - 16%	10.00%	26.00%	26.00%	29.33%	B
14	AT+ 2	Min 3L	365	26.00%	12.90%	9% - 13.1%	12.90%	26.00%	26.00%	29.33%	B
15	AT+ 3	Min 1.9L	365	26.00%	15.00%	9% - 11%	15.00%	26.00%	26.00%	29.33%	B
16	SY	Max 1L	365	28.00%	21.50%	4% - 6.5%	21.50%	28.00%	28.00%	31.89%	B
17	DS	Max 50000	365	26.00%	15.00%	4% - 9%	15.00%	26.00%	24.00%	29.33%	B

SCHEMES FOR - CATEGORY C BRANCHES

S.No	Scheme	Loan Limit	Tenure (Days)	Base Interest Rate	Effective Interest rate after rebate (P.a)	Rebate % (Range)	Proposed Monthly effective Rate	Interest Rate	Quart.Interest Rate	Annualised Interest Rate	Branch Category
1	SX	Rs.1000	365	28.00%	26.50%	1.50%	26.50%	28.00%	28.00%	31.89%	C
2	AA1	Min 1L	365	26.00%	24.00%	1% - 2%	24.00%	26.00%	26.00%	29.33%	C
3	AA2	Min 2L	365	26.00%	22.00%	2% - 4%	22.00%	26.00%	26.00%	29.33%	C
4	AA3	Min 3L	365	26.00%	20.00%	3% - 6%	20.00%	26.00%	26.00%	29.33%	C
5	AKL	4L To 5L	365	26.00%	21.00%	1% - 5%	21.00%	26.00%	26.00%	29.33%	C
6	AKL	Min 5L	365	26.00%	17.00%	1% - 9%	17.00%	26.00%	26.00%	29.33%	C
7	SS2	4L To 5L	365	26.00%	15.00%	1% - 11%	15.00%	26.00%	25.00%	29.33%	C
8	SS2	Min 5L	365	26.00%	14.00%	1% - 12%	14.00%	26.00%	25.00%	29.33%	C
9	SA+	4L To 5L	365	26.00%	12.90%	6% - 13.1%	12.90%	26.00%	26.00%	29.33%	C
10	SA+	Min 5L	365	26.00%	12.90%	7% - 13.1%	12.90%	26.00%	26.00%	29.33%	C
11	AT+ 1	Min 4L	365	26.00%	10.00%	2% - 16%	10.00%	26.00%	24.00%	29.33%	C
12	AT+ 2	Min 3L	365	26.00%	12.90%	2% - 13.1%	12.90%	26.00%	24.00%	29.33%	C
13	AT+ 3	Min 1.9L	365	26.00%	15.00%	2% - 11%	15.00%	26.00%	24.00%	29.33%	C
14	SY	Max 1L	365	28.00%	23.00%	0.04 - 5%	23.00%	28.00%	28.00%	31.89%	C
15	DS	Max 50000	365	26.00%	14.00%	2% - 12%	14.00%	26.00%	24.00%	29.33%	C

SCHEMES FOR - CATEGORY D BRANCHES

S.No	Scheme	Loan Limit	Tenure (Days)	Base Interest Rate	Effective Interest rate after rebate (P.a)	Rebate % (Range)	Proposed Monthly effective Rate	Interest Rate	Q.Interest Rate	Annualised Interest Rate	Branch Category
1	SX	Rs.1000	365	28.00%	26.50%	1.50%	26.50%	28.00%	28.00%	31.89%	D
2	AA1	Min 1L	365	26.00%	24.00%	1% - 2%	24.00%	26.00%	26.00%	29.33%	D
3	AA2	Min 2L	365	26.00%	23.50%	2% - 2.5%	23.50%	26.00%	26.00%	29.33%	D
4	AA3	Min 3L	365	26.00%	22.00%	3% - 4%	22.00%	26.00%	26.00%	29.33%	D
5	AKL	Min 5L	365	26.00%	18.00%	1% - 8%	18.00%	26.00%	26.00%	29.33%	D
6	SS2	Min 5L	365	26.00%	14.00%	1% - 12%	14.00%	26.00%	25.00%	29.33%	D
7	SA+	Min 5L	365	26.00%	10.90%	7% - 15.1%	10.90%	26.00%	26.00%	29.33%	D
8	AT+ 1	Min 4L	365	26.00%	10.00%	2% - 16%	10.00%	26.00%	24.00%	29.33%	D
9	AT+ 2	Min 3L	365	26.00%	12.90%	2% - 13.1%	12.90%	26.00%	24.00%	29.33%	D
10	AT+ 3	Min 1.9L	365	26.00%	15.00%	2% - 11%	15.00%	26.00%	24.00%	29.33%	D
11	SY	Max 1L	365	28.00%	23.00%	4% - 5%	23.00%	28.00%	28.00%	31.89%	D
12	DS	Max 50000	365	26.00%	14.00%	2% - 12%	14.00%	26.00%	24.00%	29.33%	D