

## GOLD LOAN SCHEMES – INTEREST RATE STRUCTURE\*

Annual interest rate (On diminishing balance)

Sr. No.	Scheme Name	LTV %	Interest Payment		Loan Period in days
			Interest Servicing Days from Loan Date / Last full Interest Serviced Date	Interest Rate (p.a.)	
1	Gold Lakshya 2	50%	Up to 31 days	12% p.a.	365
			Up to 91 days	20% p.a.	
			Up to 180 days	27% p.a.	
			Above 180 days	30% p.a.	
2	Edge	73%	Up to 60 days	20% p.a.	90
			Above 60 days	26% p.a.	
3	Classy	75%	From Loan Date Up to 31 days	22% p.a.	90
			From Loan Date Up to 60 days	26% p.a.	
			Above 60 days	30% p.a.	
4	Mithram	75%	From Loan Date Up to 31 days	16% p.a.	90
			From Loan Date Up to 60 days	24% p.a.	
			Above 60 days	30% p.a.	
5	High Value	75%	From Loan Date Up to 61 days	18% p.a.	180
			From Loan Date Up to 91 days	24% p.a.	
			From Loan Date Up to 150 days	28% p.a.	
			From Loan Date Up to 180 days	30% p.a.	
6	CCIL Delight	75%	From Loan Date Up to 61 days	18% p.a.	180
			From Loan Date Up to 91 days	21% p.a.	
			From Loan Date Up to 150 days	26% p.a.	
			From Loan Date Up to 180 days	30% p.a.	
7	CCIL Superior	75%	From Loan Date Up to 150 days	22% p.a.	180
			From Loan Date Up to 180 days	28% p.a.	
			Above 180 days	30% p.a.	

- 1) The minimum interest is charged for 3 days in scheme Edge & and 7 days for all other schemes.
- 2) In case of default in interest payment beyond the stipulated days as shown in the table, the applicable interest rate for the loan would be the higher interest rate with retrospective effect from the date of availing the loan / last full interest serviced date, whichever is later.
- 3) Additional rate of interest at 3% p.a. will be charged extra beyond the tenure of the scheme for the defaulted days.

\*Conditions apply