

GOLD LOAN SCHEMES – INTEREST RATE STRUCTURE*

Annual interest rate (On diminishing balance)

Sr. No.	Scheme Name	LTV %	Interest Payment		Loan Period in days	States in which
			Interest Servicing Days from Loan Date / Last full Interest Serviced Date	Interest Rate (per annum)		The Scheme is available
1	CCIL Enrich	60%	From Loan Date Up to 31 days	9.50%	180	Kerala, TN
			From Loan Date Up to 91 days	18.00%		
			From Loan Date Up to 180 days	26.00%		
			From Loan Date Above 180 days	30.00%		
2	Classy	75%	From Loan Date Up to 31 days	22.00%	90	Kerala, TN
			From Loan Date Up to 61 days	26.00%		
			From Loan Date Above 61 days	30.00%		
3	CCIL Delight	75%	From Loan Date Up to 61 days	18.00%	180	Kerala, TN
			From Loan Date Up to 91 days	21.00%		
			From Loan Date Up to 150 days	26.00%		
			From Loan Date Above 150 days	30.00%		
4	CCIL Premium Pro	75%	From Loan Date Up to 31 days	14.00%	180	Kerala, TN
			From Loan Date Up to 91 days	18.00%		
			From Loan Date Up to 180 days	26.00%		
			From Loan Date Above 180 days	30.00%		
5	CCIL Enrich Plus	60%	From Loan Date Up to 31 days	9.50%	180	Karnataka
			From Loan Date Up to 91 days	18.00%		
			From Loan Date Up to 180 days	26.00%		
			From Loan Date Above 180 days	30.00%		
6	CCIL Delight Plus	75%	From Loan Date Up to 61 days	18.00% p.a.	180	Karnataka
			From Loan Date Up to 91 days	21.00% p.a.		
			From Loan Date Up to 150 days	26.00% p.a.		
			From Loan Date Above 150 days	30.00% p.a.		
7	CCIL MARVEL	75%	From Loan Date Up to 31 days	15.00% p.a.	180	Kerala, TN ,Karnataka
			From Loan Date Up to 61 days	20.00% p.a.		
			From Loan Date Up to 91 days	24.00% p.a.		
			From Loan Date Up to 180 days	28.00% p.a.		
			From Loan Date Above 180 days	30.00% p.a.		
8	CCIL HARMONY	75%	From Loan Date Up to 31 days	17.00% p.a.	180	Kerala, TN
			From Loan Date Up to 61 days	20.00% p.a.		
			From Loan Date Up to 91 days	24.00% p.a.		
			From Loan Date Up to 180 days	28.00% p.a.		
			From Loan Date Above 180 days	30.00% p.a.		
9	CCIL CHOICE	75%	From Loan Date Up to 31 days	16.00% p.a.	180	Karnataka
			From Loan Date Up to 61 days	20.00% p.a.		
			From Loan Date Up to 91 days	24.00% p.a.		
			From Loan Date Up to 180 days	28.00% p.a.		
			From Loan Date Above 180 days	30.00% p.a.		

The minimum interest is charged for 7 days for all schemes.

- 1) 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.
- 2) Additional rate of interest at 3% p.a. will be charged extra beyond the tenure of the scheme for the defaulted days.
- 3) Stamp duty for pledge instrument is applicable for Gold Loans availed in Karnataka State.

*Conditions apply