

## 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	<b>CCIL Elite Plus (Re pledge Only for Kerala)</b>	60%	From Loan Date Up to 31 days	14% p.a.	180	All Branches
			From Loan Date Up to 91 days	18% p.a.		
			From Loan Date Up to 180 days	26% p.a.		
			From Loan Date Above 180 days	30% p.a.		
2	<b>CCIL Delight</b>	75%	From Loan Date Up to 61 days	18% p.a.	180	Kerala, TN, Maharashtra
			From Loan Date Up to 91 days	21% p.a.		
			From Loan Date Up to 150 days	26% p.a.		
			From Loan Date Above 150 days	30% p.a.		
3	<b>CCIL CHERISH PLUS</b>	75%	From Loan Date Up to 31 days	22.00% p.a.	90	All Branches
			From Loan Date Up to 61 days	24.00% p.a.		
			From Loan Date Up to 90 days	26.00% p.a.		
4	<b>CCIL CHILLAX PLUS</b>	75%	From Loan Date Up to 91 days	24.00% p.a.	180	All Branches
			From Loan Date Up to 180 days	26.00% p.a.		
			From Loan Date Above 180 days	30.00% p.a.		
5	<b>CCIL Delight Plus</b>	75%	From Loan Date Up to 61 days	18% p.a.	180	Karnataka Only
			From Loan Date Up to 91 days	21% p.a.		
			From Loan Date Up to 150 days	26% p.a.		
			From Loan Date Above 150 days	30% 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