

GOLD LOAN SCHEMES – INTEREST RATE STRUCTURE*

Annual interest rate (On diminishing balance)

(Onwards 01/01/2024)

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 Pro-J24	60%	From Loan Date Up to 31 days	11.88% p.a.	180	All Branches
			From Loan Date Up to 61 days	18.00% p.a.		
			From Loan Date Up to 91 days	22.00% p.a.		
			From Loan Date Up to 180 days	28.00% p.a.		
			From Loan Date Above 180 days	30.00% p.a.		
2	CCIL Delight-J24	75%	From Loan Date Up to 61 days	18.00% p.a.	180	All Branches
			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.		
3	CCIL CHERISH PLUS-J24	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 Above 61 days	26.00% p.a.		
4	CCIL HARMONY-J24	75%	From Loan Date Up to 31 days	17.00% p.a.	180	All Branches
			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.		
5	CCIL CHILLAX-J24	75%	From Loan Date Up to 91 days	20.00% 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.		
6	CCIL PENTA-J24	75%	From Loan Date Up to 31 days	15.00% p.a.	180	All Branches
			From Loan Date Up to 91 days	20.00% p.a.		
			From Loan Date Up to 120 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) Beyond the tenure of the schemes, a penal charge of 0.75% plus GST will be charged on the principal outstanding of the loan.
- 3) Stamp duty for pledge instrument is applicable for Gold Loans availed in Karnataka State.

*Conditions apply