

INTEREST RATES AND SERVICE CHARGE

GOLD LOAN

Loan features	Nature Of Interest	Diminishing
Loan features	Processing Fee	Rs.20 (Including GST) at the time of closing
Loan features	Minimum Interest	Min. 7 days interest / 50 Rupees

Gold Loan Interest Rates

Gold Loan Interest Rates									
Scheme Name	Scheme code	LTV	Maximum Tenure	Minimum Amount	Maximum Amount	Interest Rate if paid within			
						0-30 D	> 31-90 D	>91 - 180 D	> 180D
Shelter - Gold	SGL	60 % LTV	6 Months	1500	3 Lakhs	10	16	20	24
Shelter- Friendly	SFL	70 % LTV	6 Months	1500	3 Lakhs	12	16	20	24
Shelter- Trend	SGT	75% LTV	6 Months	1500	25 Lakhs	15	18	21	24
Shelter- Super Value	SSV	75% LTV	6 Months	1500	25 Lakhs	18	18	21	24
Shelter- Easy Loan	SEL	75% LTV	1 Year	5000	50 LAKHS	14	14	14	14
Shelter- Special Loan	SSS	75% LTV	6 Month	5000	50 LAKHS	13	18	24	24

- *"D" stands for number of days from last up to date payment of interest or pledge date as the case may be ; Interest rate slabs will be applicable retrospectively from the pledge date or from the last up to date interest payment date as the case may be .
- Also, Loans will be shift back to the original interest rate at which the loan was availed once the borrower remits the interest accrued in full, in general, monthly servicing of interest accrued by borrowers is required to maintain the applicable interest rate at base slab of the scheme.

PERSONAL LOAN

Primary Categories	List of parameters	Personal loan weekly	Personal Loan Daily	Personal Loan monthly	Property loan Special Scheme	Property Loan EMI
Loan features	Loan Tenure(min & max)	64 weeks	90 to 600 days	6 to 36 months	1 to 3 year	1 to 3 year
Loan features	Interest Rate	26 %	18%	18%	15% to 18%	15 to 18%
Loan features	Nature of interest	Flat Rate	Flat Rate	Flat Rate	Diminishing	Flat
Loan features	Repayment Frequency	Weekly	Daily	Monthly		Monthly
Loan features	Interest Payment				Monthly	
Loan features	Processing Fee	3 % of the loan amount				
Loan features	Penal Charges	36 % PA	36 % PA	36 % PA	3 % PA	3 % PA