

1. SEIL SUKRUTHAM

No	Scheme Name	LTV	Period	Rate of Interest (Per Annum)	Service Charge	Maximum Loan Amount/Loan
1	SEIL Sukrutham	75%	18 Months (Monthly Instalment Basis)	9%	25	No Limit

- If customer tries to settle the pledge before due date, it will considered as premature closings the interest rate changed to 24%.
- 3 Days grace period available each EMI Payments.
- 18% penalty charged for delayed EMI Payments.
- Applicable to all branches
- Service Charge Rs. 25/- collected at the time of settlement

2. SEIL 114 GOLD LOAN (SEIL 114)

The details of the scheme are as follows:

Scheme Name	Loan Amount	Interest Rate	LTV	Duration
SEIL 114	Up to 25 lakhs	20%	70%	180 days

1. This is a 30 Days interest payment scheme.
2. Interest to be paid on or before each 30 days from the date of disbursement/ previous interest payment
3. There will be 2 % hike on interest rate for each 30 days if the customer does not pay full interest on due date, for the entire outstanding amount .
4. After the loan duration, Rate of interest will be 30%.
5. Applicable to Odisha Branches only.
6. Effective from 10/11/2022.

Slab Rates

Sl No	Days	Interest Rate
1	1-30 Days	20%
2	31-60 Days	22%
3	61-90 Days	24%
4	91-120 Days	26%
5	121-150 Days	28%
6	151-180 Days	30%
5	Above 180 Days	30%

3. SEIL 113 GOLD LOAN (SEIL 113)

The details of the scheme are as follows:

Scheme Name	Loan Amount	Interest Rate	LTV	Duration
SEIL 113	Up to 25 Lakhs	22%	70%	180 days

1. This is a 60 Days interest payment scheme.
2. Interest to be paid on or before each 60 days from the date of disbursement/ previous interest payment
3. There will be 4 % hike on interest rate for each 60 days if the customer does not pay full interest on due date, for the entire outstanding amount .
4. After the loan duration, Rate of interest will be 30%.
5. Applicable to Odisha Branches only.
6. Effective from 10/11/2022.

Slab Rates

SI No	Days	Interest Rate
1	1-60 Days	22%
2	61-120 Days	26%
3	121-180 Days	30%
4	Above 180 Days	30%

4. . SEIL 115 GOLD LOAN (SEIL 115)

The details of the scheme are as follows:

Scheme Name	Loan Amount	Interest Rate	LTV	Duration
SEIL 115	No Limit	24%	75%	180ys

1. This is a 60 Days interest payment scheme.
2. Interest to be paid on or before each 60 days from the date of disbursement/ previous interest payment
3. There will be a 4% hike on interest rate for each 60 days if the customer does not pay full interest on due date, for the entire outstanding amount.
4. After the loan duration, Rate of interest will be 32%.
5. Applicable to Odisha Branches only.
6. Effective from 10/08/2022.

Slab Rates

Sl No	Days	Interest Rate
1	1-60 Days	24%
2	61-120 Days	28%
3	121-180 Days	32%
4	Above 180 Days	32%

5. SEIL 106 GOLD LOAN (SEIL 106)

The details of the scheme are as follows:

Scheme Name	Loan Amount	Interest Rate	LTV	Duration	Processing Charge
SEIL 106	Up to 25 lakhs	22%	75%	270 days	Rs.50/- (At the time of settlement)

1. This is a 90 days (Quarterly) interest payment scheme.
2. Interest to be paid on or before each 90 days from the date of disbursement/ previous interest payment
3. There will be 2% hike on interest rate for each 90 days if the customer does not pay full interest on quarterly due date, for the entire outstanding amount .
4. After the loan duration, Rate of interest will be 28%.
5. Processing charges Rs.50/- will be collected at the time of settlement.
6. Applicable to Odisha Branches
7. Effective date 10/11/2022

Slab Rates

Sl No	Days	Interest Rate
1	1-90 Days	22%
2	91-180 Days	24%
3	181-270 Days	26%
4	Above 270 Days	28%

6. SEIL 120 GOLD LOAN (SEIL 120)

The details of the scheme are as follows:

Scheme Name	Loan Amount	Interest Rate	LTV	Duration	Processing Charge
SEIL 120	Up to 25 lakhs	18%	75%	90 days	Rs.50/- (At the time of settlement)

1. This is a 30 days interest payment scheme.
2. Closing charges Rs.50/- will be collected at the time of settlement.
3. Interest to be paid on or before each 30 days from the date of disbursement/ previous interest payment
4. There will be 3% hike on interest rate for each 30 days if the customer does not pay full interest on monthly due date, for the entire outstanding amount .
5. After the loan duration, Rate of interest will be 28%.
6. If the customer wants to close the loan within 7 days, he has to pay a minimum of 7 days interest
7. Applicable to All Branches.
8. Effective date 12-03-2024

Slab Rates

SI No	Days	Interest Rate
1	1-30 Days	18%
2	31-60 Days	21%
3	61-90 Days	24%
4	Above 90 Days	28%

7. SEIL 119 GOLD LOAN (SEIL 119)

Scheme Name	Loan Amount	Interest Rate	LTV	Duration	Processing Charges
SEIL 119	No Limit	16%	70%	90 Days	Rs.50/- (At the time of disbursement)

1. This is a 30 days interest payment scheme.
2. Processing charges Rs.50/- will be collected at the time of disbursement.
3. Interest to be paid on or before each 30 days from the date of disbursement/ previous interest payment
4. There will be 4% hike on interest rate for each 30 days if the customer does not pay full interest on monthly due date, for the entire outstanding amount .
5. After the loan duration, Rate of interest will be 28%.
6. If the customer wants to close the loan within 7 days, he has to pay a minimum of 7 days interest
7. Applicable to Tamil Nadu Region.
8. Effective date 12-03-2024

Slab Rates

Sl No	Days	Interest Rate
1	1-30 Days	16%
2	31-60 Days	20%
3	61-90 Days	24%
4	Above 90 Days	28%

8. SEIL 118 GOLD LOAN SCHEME (SEIL 118)

The details of the scheme are as follows:

Scheme Name	Loan Amount	Interest Rate	LTV	Duration	Processing Charge
SEIL 118	Up to 10,00,000/-	14%	60%	90 days	Rs.50/- (At the time of Disbursement)

1. This is a 30 days interest payment scheme.
2. Interest to be paid on or before each 30 days from the date of disbursement/ previous interest payment
3. There will be 5% hike on interest rate for each 30 days if the customer does not pay full interest on monthly due date, for the entire outstanding amount .
4. After the loan duration, Rate of interest will be 28%.
5. Processing charges Rs.50/- will be collected at the time of disbursement.
6. If the customer wants to close the loan within 7 days, he has to pay a minimum of 7 days interest.
7. Applicable to Tamil Nadu Region.
8. Effective date 12-03-2024

Slab Rates

SI No	Days	Interest Rate
1	1-30 Days	14%
2	31-60 Days	19%
3	61-90 Days	24%
4	Above 90 Days	28%