

**SYNDSWARNA (NON AGRICULTURE) HALY YEARLY BULLET REPAYMENT
(6 MONTHS 1 DAY)**

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| Purpose | Personal & Business purpose against pledge of gold. |
| Eligibility | Existing and New customers – Salaried and Non-Salaried class. |
| Quantum | Upto Rs.10.00 lakhs for Personal purposes (Non priority) Upto Rs.20.00 lakhs for Business purposes(Priority & Non Priority) |
| Scale of Finance | <ul style="list-style-type: none"> • 70% of Net Gold Value (OR) • Scale of Finance per gram of 22 carat gold conveyed by CO: RBD from time to time whichever is lower. |
| Margin | 30% |
| Rate of Interest | One year MCLR+1.60 %pa |
| Penal Interest | 2% above the applicable Rate of Interest on overdue portion |
| Repayment period | 6 months 1 day. |
| Repayment | Loan amount shall be repaid in lump sum on or after expiry of the repayment period (6 Months 1 day). New loan can be arranged by repledging the jewels at the prevailing scale of finance for 6 months 1 day, at the specific request of the customer. |
| Security | Pledge of gold jewellery |
| Processing& Documentation charges | Nil |
| Jewel Appraiser Fee | 50 paise per thousand with minimum of Rs30/- and maximum of Rs 300/- |