

**Gold Loan/Overdraft:**

<b>Type of Scheme</b>	<b>Type of Limit</b>	<b>Loan Amount</b>	<b>Margin</b>	<b>ROI (%) p.a.</b>
Special Scheme	Overdraft: Subject to Annual review & Valuation. Term Loan: Maximum 24 Months	Minimum Rs 0.50 lac Maximum Rs 30.00 lacs for individual & Rs 50.00 lacs for Business purpose	35% on value of Gold Ornaments	@ 9.00% p.a.
Regular Scheme	Overdraft: Subject to Annual review & Valuation. Term Loan: Maximum 36 Months	Minimum Rs 0.50 lac Maximum Rs 30.00 lacs for individual & Rs 50.00 lacs for Business purpose	30% on value of Gold Ornaments	@ 10% p.a.