

LOAN PRODUCTS SUMMARY W.E.F 14th January 2019

➤ ONE YEAR LOAN PRODUCT

S. No.	Loan Amount	LOAN PRODUCT (ONE YEAR)								
		Bi-weekly (14 days)							Processing fee	Insurance fee
		1-25 Instal.	Last	Total Interest	IRR	EIR	APR	PF EIR		
1	5000	220	92	592	22.57%	25.20%	24.65%	24.64%	60	70
2	6000	265	83	708	22.59%	25.22%	24.67%	24.66%	70	84
3	7000	305	214	839	22.60%	25.23%	24.65%	24.64%	82	98
4	8000	345	344	969	22.58%	25.21%	24.62%	24.58%	94	112
5	9000	390	333	1083	22.56%	25.18%	24.60%	24.65%	106	126
6	10000	430	465	1215	22.58%	25.21%	24.61%	24.63%	118	140
7	11000	475	455	1330	22.58%	25.21%	24.61%	24.63%	130	154
8	12000	520	447	1447	22.60%	25.23%	24.64%	24.63%	142	167
9	13000	560	578	1578	22.60%	25.24%	24.63%	24.63%	154	181
10	14000	610	425	1675	22.56%	25.19%	24.62%	24.61%	166	195
11	15000	650	557	1807	22.58%	25.21%	24.62%	24.61%	178	209

➤ ONE AND HALF YEAR LOAN PRODUCT

S. No.	Loan Amount	(ONE AND HALF YEAR)								
		Bi-weekly (14 days)							Processing fee	Insurance fee
		1-38 Instal.	Last	Total Interest	IRR	EIR	APR	PF EIR		
1	16000	490	268	2888	22.58%	25.21%	23.99%	23.98%	188	339
2	17000	520	315	3075	22.59%	25.22%	24.00%	24.01%	200	360
3	18000	550	361	3261	22.60%	25.23%	24.01%	24.01%	212	381
4	19000	580	402	3442	22.57%	25.20%	23.98%	24.00%	224	402
5	20000	610	450	3630	22.59%	25.22%	24.00%	24.00%	236	424
6	21000	640	495	3815	22.59%	25.22%	24.00%	24.00%	248	445
7	22000	670	539	3999	22.58%	25.22%	23.99%	24.00%	260	466
8	23000	700	587	4187	22.60%	25.23%	24.00%	24.00%	272	487
9	24000	730	631	4371	22.59%	25.23%	24.00%	23.99%	284	508
10	25000	760	675	4555	22.59%	25.22%	23.99%	23.99%	296	529

➤ **TWO YEAR LOAN PRODUCT**

S. No.	Loan Amount	LOAN PRODUCT (TWO YEAR)								Processing fee	Insurance fee
		Bi-weekly (14 days)									
		1-51 Instal.	52 Instal	Total Interest	IRR	EIR	APR	PF EIR			
1	26000	630	185	6315	22.59%	25.22%	23.68%	23.70%	306	724	
2	27000	650	464	6614	22.59%	25.22%	23.67%	23.67%	318	752	
3	28000	680	102	6782	22.59%	25.23%	23.69%	23.69%	330	780	
4	29000	700	384	7084	22.60%	25.23%	23.69%	23.69%	342	808	
5	30000	720	659	7379	22.59%	25.22%	23.67%	23.67%	354	835	
6	31000	750	299	7549	22.60%	25.23%	23.69%	23.69%	366	863	
7	32000	770	576	7846	22.59%	25.23%	23.68%	23.67%	378	891	
8	33000	790	853	8143	22.59%	25.22%	23.66%	23.66%	390	919	
9	34000	815	813	8378	22.59%	25.23%	23.67%	23.67%	402	947	
10	35000	840	772	8612	22.60%	25.23%	23.67%	23.68%	414	975	
11	36000	870	404	8774	22.59%	25.22%	23.68%	23.67%	424	1002	
12	37000	890	683	9073	22.59%	25.22%	23.67%	23.67%	436	1030	
13	38000	910	968	9378	22.60%	25.23%	23.67%	23.67%	448	1058	
14	39000	940	600	9540	22.59%	25.22%	23.67%	23.68%	460	1086	
15	40000	960	885	9845	22.60%	25.23%	23.68%	23.67%	472	1114	
16	41000	990	515	10005	22.59%	25.22%	23.68%	23.67%	484	1142	
17	42000	1010	793	10303	22.59%	25.22%	23.67%	23.68%	496	1169	
18	43000	1030	1080	10610	22.60%	25.23%	23.68%	23.67%	508	1197	
19	44000	1060	705	10765	22.58%	25.21%	23.67%	23.66%	520	1225	
20	45000	1080	992	11072	22.59%	25.23%	23.67%	23.68%	532	1253	
21	46000	1110	626	11236	22.59%	25.22%	23.68%	23.67%	542	1281	
22	47000	1130	908	11538	22.60%	25.23%	23.68%	23.68%	554	1309	
23	48000	1160	545	11705	22.60%	25.23%	23.68%	23.69%	566	1336	
24	49000	1175	1144	12069	22.59%	25.23%	23.67%	23.67%	578	1364	
25	50000	1200	1102	12302	22.59%	25.23%	23.67%	23.67%	590	1392	

➤ **WATER AND SANITATION LOAN PRODUCT* (*APPLICABLE FOR SELECTED REGIONS)**

S. No.	Loan Amount	Product category	Product Duration	Water loan product								
				(BI Weekly-14 days)								
				1-25th Instal.	26 Inst.	Total Interest	IRR	EIR	APR	PF EIR	Processing fees	Insurance Charges
1	6000	Water	1 year	265	83	708	22.59%	25.22%	24.67%	24.66%	70	84
Sanitation loan product												
S. No.	Loan Amount	Product category	Product Duration	Sanitation loan product								
				(BI Weekly-14 days)								
				1-25th Instal.	26 Inst.	Total Interest	IRR	EIR	APR	PF EIR	Processing fees	Insurance Charges
2	15000	Sanitation	1 year	650	557	1807	22.58%	25.21%	24.62%	24.61%	178	209

➤ **SOLAR LOAN PRODUCT*** (**APPLICABLE FOR SELECTED REGIONS*)

S. No.	Loan Amount	Product category	Loan Duration	Dlight Solar loan product								
				(BI Weekly-14 days)								
				1-19th Instal.	20th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	5495	Fan	9 months	310	101	496	22.55%	25.23%	25.17%	25.19%	65	77
2	5595	Solar Light	9 months	310	220	515	22.56%	25.19%	25.18%	25.17%	66	78

S. No.	Loan Amount	Product category	Loan Duration	Dlight Solar loan product								
				(BI Weekly-14 days)								
				1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	2495	Solar Light	6 months	200	449	154	22.53%	26.37%	25.15%	26.48%	29	19
2	5495	Fan	6 months	495	358	308	22.59%	26.82%	25.23%	26.76%	65	40
3	5595	Solar Light	6 months	490	527	322	22.60%	26.72%	25.24%	26.80%	66	41

S. No.	Loan Amount	Product category	Loan Duration	Hero Cycle								
				(BI Weekly-14 days)								
				1-11th Instal.	12th Inst.	Total Intrest	IRR	APR	EIR	PF EIR	Processing fees	Insurance Charges
1	4550	Aiyana	6 months	405	352	257	22.52%	26.70%	25.13%	26.64%	54	33
2	4550	Royal Gold	6 months	405	352	257	22.52%	26.70%	25.13%	26.64%	54	33
3	4850	Miss India Velvet	6 months	430	395	275	22.52%	26.69%	25.14%	26.83%	57	36

S. No.	Loan Amount	Loan Duration	Jugnu Solar loan product							
			(BI Weekly-14 days)							
			1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	Processing fees	Insurance Charges
1	1650	6 months	150	91	91	22.44%	26.70%	25.03%	19	12
2	2800	6 months	260	92	152	22.54%	26.89%	25.16%	34	21
3	3999	6 months	355	321	227	22.57%	26.74%	25.20%	48	29
4	2199	6 months	200	120	121	22.40%	26.66%	24.98%	26	16
5	1750	6 months	155	144	99	22.45%	26.62%	25.06%	22	13

➤ **IGL-MTL-LTL PRODUCTS* (*APPLICABLE FOR SELECTED REGIONS)**

S. No.	Loan Amount	LOAN PRODUCT (ONE YEAR)--->IGL								
		Bi-weekly (14 days)							Processing fee	Insurance fee
		1-25 Instal.	Last	Total Interest	IRR	EIR	APR	PF EIR		
1	8000	345	344	969	22.58%	25.21%	24.62%	24.58%	94	112
2	10000	430	465	1215	22.58%	25.21%	24.61%	24.63%	118	140
3	14000	610	425	1675	22.56%	25.19%	24.62%	24.61%	166	195
4	17000	740	538	2038	22.58%	25.21%	24.63%	24.63%	200	237
5	19000	830	520	2270	22.59%	25.22%	24.65%	24.65%	224	265
6	21000	915	642	2517	22.60%	25.23%	24.65%	24.62%	248	293
7	23000	990	1040	2790	22.57%	25.20%	24.60%	24.60%	272	321
8	25000	1090	740	2990	22.57%	25.20%	24.63%	24.63%	296	348
9	28000	1220	851	3351	22.57%	25.19%	24.62%	24.63%	330	390
10	30000	1310	835	3585	22.59%	25.22%	24.65%	24.64%	354	418

S. No.	Loan Amount	LOAN PRODUCT (15th Months)--->MTL								
		Bi-weekly (14 days)							Processing fee	Insurance fee
		1-32 Instal.	Last	Total Interest	IRR	EIR	APR	PF EIR		
1	6000	210	204	924	22.60%	25.23%	24.23%	24.26%	70	127
2	9000	315	305	1385	22.59%	25.22%	24.22%	24.18%	106	191
3	11000	390	188	1668	22.59%	25.22%	24.25%	24.30%	130	233
4	15000	525	510	2310	22.60%	25.23%	24.23%	24.24%	178	318
5	20000	700	680	3080	22.60%	25.23%	24.23%	24.23%	236	424
6	26000	910	880	4000	22.58%	25.21%	24.21%	24.22%	306	550
7	29000	1015	985	4465	22.59%	25.23%	24.23%	24.24%	342	614

S. No.	Loan Amount	LOAN PRODUCT (TWO YEAR)--->LTL								
		Bi-weekly (14 days)							Processing fee	Insurance fee
		1-51 Instal.	Last	Total Interest	IRR	EIR	APR	PF EIR		
1	31000	750	299	7549	22.60%	25.23%	23.69%	23.69%	366	863
2	33000	790	853	8143	22.59%	25.22%	23.66%	23.66%	390	919
3	35000	840	772	8612	22.60%	25.23%	23.67%	23.69%	414	975
4	38000	910	968	9378	22.60%	25.23%	23.67%	23.67%	448	1058
5	40000	960	885	9845	22.60%	25.23%	23.68%	23.67%	472	1114
6	43000	1030	1080	10610	22.60%	25.23%	23.68%	23.67%	508	1197
7	45000	1080	992	11072	22.59%	25.23%	23.67%	23.68%	532	1253
8	47000	1130	908	11538	22.60%	25.23%	23.68%	23.68%	554	1309
9	50000	1200	1102	12302	22.59%	25.23%	23.67%	23.67%	590	1392

➤ IGL for South:

S. No.	Loan Amount	LOAN PRODUCT (ONE YEAR)- SOUTH								
		Bi-weekly (14 days)							Processing fee	Insurance fee
		1-25 Instal.	Last	Total Intrest	IRR	EIR	APR	PF EIR		
1	8000	345	344	969	22.58%	25.21%	24.62%	24.58%	94	112
2	10000	430	465	1215	22.58%	25.21%	24.61%	24.63%	118	140
3	14000	610	425	1675	22.56%	25.19%	24.62%	24.61%	166	195
4	17000	740	538	2038	22.58%	25.21%	24.63%	24.63%	200	237
5	19000	830	520	2270	22.59%	25.22%	24.65%	24.65%	224	265
6	21000	915	642	2517	22.60%	25.23%	24.65%	24.62%	248	293
7	23000	990	1040	2790	22.57%	25.20%	24.60%	24.60%	272	321
8	25000	1090	740	2990	22.57%	25.20%	24.63%	24.63%	296	348