

## **LOAN PRODUCTS SUMMARY W.E.F 8<sup>th</sup> April'19**

### **I: Product Category: Business Loan**

#### **➤ ONE YEAR LOAN PRODUCT**

S. No.	Loan Amount	LOAN PRODUCT (ONE YEAR)								
		Bi-weekly (14 days)							Processing fee	Insurance fee
		1-25 <sup>th</sup> Install.	Last	Total Interest	IRR*	EIR	APR	PF EIR		
1	5000	210	361	611	22.22%	24.76%	24.20%	24.24%	60	70
2	6000	265	67	692	22.14%	24.67%	24.23%	24.33%	70	84
3	7000	305	198	823	22.22%	24.77%	24.28%	24.27%	82	98
4	8000	345	327	952	22.24%	24.79%	24.28%	24.28%	94	112
5	9000	385	456	1081	22.25%	24.80%	24.27%	24.26%	106	126
6	10000	440	163	1163	22.22%	24.77%	24.30%	24.31%	118	140
7	11000	475	431	1306	22.22%	24.77%	24.26%	24.25%	130	154
8	12000	520	420	1420	22.23%	24.78%	24.28%	24.28%	142	167
9	13000	560	547	1547	22.22%	24.76%	24.25%	24.26%	154	181
10	14000	610	397	1647	22.23%	24.78%	24.29%	24.30%	166	195
11	15000	650	525	1775	22.23%	24.78%	24.28%	24.27%	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 <sup>th</sup> Install.	Last	Total Interest	IRR*	EIR	APR	PF EIR		
1	16000	490	211	2831	22.23%	24.78%	23.64%	23.64%	188	339
2	17000	520	252	3012	22.22%	24.76%	23.63%	23.62%	200	360
3	18000	550	297	3197	22.24%	24.79%	23.65%	23.67%	212	381
4	19000	580	336	3376	22.23%	24.77%	23.64%	23.63%	224	402
5	20000	610	379	3559	22.23%	24.78%	23.65%	23.62%	236	424
6	21000	640	418	3738	22.22%	24.77%	23.63%	23.65%	248	445
7	22000	670	460	3920	22.22%	24.77%	23.63%	23.64%	260	466
8	23000	700	502	4102	22.23%	24.77%	23.64%	23.63%	272	487
9	24000	730	545	4285	22.23%	24.78%	23.64%	23.64%	284	508
10	25000	760	587	4467	22.24%	24.78%	23.64%	23.63%	296	529

➤ **TWO YEAR LOAN PRODUCT**

S. No.	Loan Amount	LOAN PRODUCT (TWO YEAR)								
		Bi-weekly (14 days)							Processing fee	Insurance fee @ 2.7830%
		1-51 <sup>st</sup> Install.	52 <sup>nd</sup> Install	Total Interest	IRR*	EIR	APR	PF EIR		
1	26000	625	370	6245	22.23%	24.77%	23.31%	23.31%	306	724
2	27000	650	326	6476	22.24%	24.78%	23.32%	23.31%	318	752
3	28000	675	276	6701	22.23%	24.77%	23.32%	23.32%	330	780
4	29000	700	233	6933	22.24%	24.79%	23.33%	23.34%	342	808
5	30000	720	500	7220	22.22%	24.77%	23.31%	23.31%	354	835
6	31000	745	455	7450	22.23%	24.78%	23.31%	23.31%	366	863
7	32000	770	410	7680	22.23%	24.78%	23.32%	23.33%	378	891
8	33000	790	680	7970	22.23%	24.77%	23.31%	23.30%	390	919
9	34000	815	640	8205	22.24%	24.79%	23.32%	23.32%	402	947
10	35000	840	585	8425	22.23%	24.77%	23.31%	23.30%	414	975
11	36000	870	214	8584	22.22%	24.77%	23.31%	23.31%	424	1002
12	37000	890	490	8880	22.23%	24.77%	23.31%	23.31%	436	1030
13	38000	910	762	9172	22.23%	24.77%	23.30%	23.31%	448	1058
14	39000	940	392	9332	22.22%	24.77%	23.31%	23.31%	460	1086
15	40000	960	672	9632	22.23%	24.78%	23.32%	23.31%	472	1114
16	41000	990	298	9788	22.22%	24.77%	23.31%	23.31%	484	1142
17	42000	1010	580	10090	22.24%	24.79%	23.32%	23.31%	496	1169
18	43000	1030	844	10374	22.22%	24.77%	23.30%	23.30%	508	1197
19	44000	1060	474	10534	22.22%	24.76%	23.31%	23.31%	520	1225
20	45000	1080	764	10844	22.25%	24.80%	23.33%	23.32%	532	1253
21	46000	1110	400	11010	22.25%	24.80%	23.34%	23.34%	542	1281
22	47000	1130	673	11303	22.25%	24.80%	23.33%	23.33%	554	1309
23	48000	1160	295	11455	22.24%	24.78%	23.33%	23.32%	566	1336
24	49000	1175	900	11825	22.25%	24.80%	23.33%	23.33%	578	1364
25	50000	1200	853	12053	22.25%	24.80%	23.33%	23.34%	590	1392

**II. Product Category: IGL/MTL/LTL**

➤ **IGL:**

S. No.	Loan Amount	LOAN PRODUCT (ONE YEAR)--->IGL								
		Bi-weekly (14 days)							Processing fee	Insurance fee
		1-25 <sup>th</sup> Install.	Last	Total Interest	IRR*	EIR	APR	PF EIR		
1	8000	345	327	952	22.24%	24.79%	24.28%	24.28%	94	112
2	10000	440	163	1163	22.22%	24.77%	24.30%	24.31%	118	140
3	14000	610	397	1647	22.23%	24.78%	24.29%	24.30%	166	195
4	17000	750	222	1972	22.23%	24.78%	24.32%	24.31%	200	237
5	19000	825	619	2244	22.24%	24.79%	24.29%	24.30%	224	265
6	21000	915	595	2470	22.23%	24.78%	24.29%	24.30%	248	293
7	23000	990	993	2743	22.24%	24.79%	24.28%	24.28%	272	321
8	25000	1095	550	2925	22.24%	24.79%	24.31%	24.30%	296	348
9	28000	1220	795	3295	22.24%	24.79%	24.30%	24.30%	330	390
10	30000	1310	770	3520	22.23%	24.78%	24.29%	24.30%	354	418

➤ **MTL:**

S. No.	Loan Amount	LOAN PRODUCT (15th Months)--->MTL								
		Bi-weekly (14 days)							Processing fee	Insurance fee
		1-32 <sup>nd</sup> Install.	Last	Total Interest	IRR*	EIR	APR	PF EIR		
1	6000	195	740	980	22.23%	24.78%	23.76%	23.74%	70	127
2	9000	315	279	1359	22.23%	24.78%	23.87%	23.89%	106	191
3	11000	390	158	1638	22.25%	24.80%	23.91%	23.96%	130	233
4	15000	525	464	2264	22.22%	24.77%	23.86%	23.84%	178	318
5	20000	700	620	3020	22.23%	24.78%	23.87%	23.86%	236	424
6	26000	910	808	3928	22.24%	24.79%	23.88%	23.87%	306	550
7	29000	1015	898	4378	22.23%	24.77%	23.86%	23.86%	342	614

➤ **LTL:**

S. No.	Loan Amount	LOAN PRODUCT (TWO YEAR)--->LTL								
		Bi-weekly (14 days)							Processing fee	Insurance fee
		1-51 <sup>st</sup> Install.	Last	Total Interest	IRR*	EIR	APR	PF EIR		
1	31000	745	455	7450	22.23%	24.78%	23.31%	23.30%	366	863
2	33000	790	680	7970	22.23%	24.77%	23.31%	23.30%	390	919
3	35000	840	585	8425	22.23%	24.77%	23.31%	23.30%	414	975
4	38000	910	765	9175	22.23%	24.78%	23.31%	23.31%	448	1058
5	40000	960	675	9635	22.24%	24.79%	23.32%	23.31%	472	1114
6	43000	1030	850	10380	22.23%	24.78%	23.31%	23.31%	508	1197
7	45000	1080	757	10837	22.24%	24.78%	23.32%	23.32%	532	1253
8	47000	1130	660	11290	22.23%	24.78%	23.32%	23.31%	554	1309
9	50000	1205	515	11970	22.23%	24.77%	23.31%	23.31%	590	1392

### III. Product Category: Water & Sanitation

S. No.	Loan Amount	Product category	Product Duration	<u>Water loan product</u>								
				(BI Weekly-14 days)								
				1-25th Install	26 <sup>th</sup> Inst	Total Interest	IRR*	EIR	APR	PF EIR	Processing fees	Insurance Charges @1.3915%
1	6000	Water	1 year	265	67	692	22.14%	24.67%	24.23%	24.33%	70	84

S. No.	Loan Amount	Product category	Product Duration	<u>Sanitation loan product</u>								
				(BI Weekly-14 days)								
				1-25 <sup>th</sup> Install.	26 Inst.	Total Interest	IRR*	EIR	APR	PF EIR	Processing fees	Insurance Charges @1.3915%
2	15000	Sanitation	1 year	650	525	1775	22.23%	24.78%	24.28%	24.27%	178	209

**IV. Product Category: Cross Sell- Solar Loan/Cycle Product**

➤ **SOLAR LOAN PRODUCT**

S. No.	Loan Amount	Loan Duration	<b>Jugnu Solar loan product</b>							
			<b>(BI Weekly-14 days)</b>							
			1-11 <sup>th</sup> Install.	12 <sup>th</sup> Inst.	Total Interest	IRR*	APR	EIR	Processing fees	Insurance Charges
1	1650	6 months	140	206	96	22.25%	26.26%	24.80%	19	12
2	2800	6 months	225	495	170	22.23%	26.07%	24.77%	34	21
3	3999	6 months	325	665	241	22.25%	26.13%	24.81%	48	29
4	2199	6 months	200	119	120	22.22%	26.49%	24.77%	26	16
5	1750	6 months	155	143	98	22.24%	26.40%	24.79%	22	13

S. No.	Loan Amount	Product category	Loan Duration	<b>Dlight Solar loan product</b>								
				<b>(BI Weekly-14 days)</b>								
				1-11 <sup>th</sup> Install.	12 <sup>th</sup> Inst.	Total Interest	IRR*	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	2495	Solar Light	6 months	205	389	149	22.24%	26.16%	24.79%	25.92%	29	19
2	5495	Fan	6 months	465	700	320	22.22%	26.23%	24.77%	26.18%	65	40
3	5595	Solar Light	6 months	430	1216	351	22.22%	25.95%	24.77%	26.03%	66	41



S. No.	Loan Amount	Product category	Loan Duration	<b>Sunking Solar loan product</b>								
				<b>(BI Weekly-14 days)</b>								
				1-11 <sup>th</sup> Install.	12 <sup>th</sup> Inst.	Total Interest	IRR*	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	2899	Solar (Green Light Planet)	6 months	205	836	192	22.21%	25.74%	24.75%	25.73%	35	21

S. No.	Loan Amount	Product category	Loan Duration	<b>Dlight Solar loan product</b>								
				<b>(BI Weekly-14 days)</b>								
				1-19 <sup>th</sup> Install.	20 <sup>th</sup> Inst.	Total Interest	IRR*	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
2	5495	Fan	9 months	305	197	497	22.24%	24.88%	24.79%	24.86%	65	77
3	5595	Solar Light	9 months	315	108	498	22.23%	24.90%	24.77%	24.90%	66	78

S. No.	Loan Amount	Product category	Loan Duration	<b>Hero Cycle</b>								
				<b>(BI Weekly-14 days)</b>								
				1-11 <sup>th</sup> Install.	12 <sup>th</sup> Inst.	Total Interest	IRR*	APR	EIR	PF EIR	Processing fees	Insurance Charges
1	4550	Aiyana	6 months	395	464	259	22.21%	26.30%	24.75%	26.34%	54	33
2	4550	Royal Gold	6 months	395	464	259	22.21%	26.30%	24.75%	26.34%	54	33
3	4850	Miss India Velvet	6 months	420	507	277	22.23%	26.31%	24.78%	26.44%	57	36
4	4500	Jet	6 months	420	119	239	22.19%	26.56%	24.73%	26.50%	53	33
5	4500	Emp	6 months	420	119	239	22.19%	26.56%	24.73%	26.50%	53	33
6	4450	MIG	6 months	410	180	240	22.24%	26.56%	24.79%	26.53%	53	33

\* On reducing basis