

SCNL LOAN PRODUCTS SUMMARY W.E.F 29th April'19

I: Product Category: Business Loan

Circle	Region	Product Structure
Central & West	Ahmedabad	Business Loan
Central & West	Amravati	Business Loan
Central & West	Bhopal	Business Loan
Central & West	Indore	Business Loan
Central & West	Itarsi	Business Loan
Central & West	Jabalpur	Business Loan
Central & West	Rajkot	Business Loan
Central & West	Ratlam	Business Loan
Central & West	Sagar	Business Loan
UP West	Agra	Business Loan
UP West	Aligarh	Business Loan
UP West	Bareilly	Business Loan
UP West	Bulandshahr	Business Loan
UP West	Hapur	Business Loan
UP West	Mathura	Business Loan
UP West	Moradabad	Business Loan
UP West	Roorkee	Business Loan
UP West	Rudrapur	Business Loan

➤ **ONE YEAR LOAN PRODUCT**

S. No.	Loan Amount	LOAN PRODUCT (ONE YEAR)								
		Bi-weekly (14 days)							Processing fee	Insurance fee
		1-25 th Install.	Last	Total Interest	IRR	EIR	APR	PF EIR		
1	5000	210	353	603	21.96%	24.45%	23.95%	23.97%	60	70
2	6000	250	481	731	22.00%	24.50%	23.98%	23.92%	70	84
3	7000	300	327	827	21.97%	24.46%	24.00%	24.02%	82	98
4	8000	340	455	955	22.00%	24.50%	24.01%	24.03%	94	112
5	9000	380	580	1080	21.97%	24.46%	23.97%	24.04%	106	126
6	10000	430	428	1178	21.99%	24.47%	24.02%	24.04%	118	140
7	11000	470	554	1304	21.98%	24.46%	24.00%	24.01%	130	154
8	12000	520	402	1402	21.99%	24.48%	24.04%	24.05%	142	167
9	13000	550	809	1559	22.00%	24.49%	24.00%	24.02%	154	181
10	14000	600	653	1653	21.96%	24.44%	23.99%	23.97%	166	195
11	15000	640	780	1780	21.97%	24.45%	23.98%	24.02%	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 th Install.	Last	Total Interest	IRR	EIR	APR	PF EIR		
1	16000	490	175	2795	21.98%	24.47%	23.41%	23.44%	188	339
2	17000	510	663	3043	21.99%	24.48%	23.38%	23.38%	200	360
3	18000	540	703	3223	21.99%	24.49%	23.38%	23.39%	212	381
4	19000	570	740	3400	21.98%	24.47%	23.37%	23.38%	224	402
5	20000	600	782	3582	22.00%	24.49%	23.39%	23.40%	236	424
6	21000	630	818	3758	21.98%	24.47%	23.37%	23.39%	248	445
7	22000	660	856	3936	21.98%	24.47%	23.37%	23.39%	260	466
8	23000	690	899	4119	22.00%	24.49%	23.39%	23.38%	272	487
9	24000	720	936	4296	21.99%	24.48%	23.38%	23.38%	284	508
10	25000	750	977	4477	22.00%	24.49%	23.39%	23.37%	296	529

➤ **TWO YEAR LOAN PRODUCT**

S. No.	Loan Amount	LOAN PRODUCT (TWO YEAR)								
		Bi-weekly (14 days)							Processing fee	Insurance fee
		1-51 st Install.	52 nd Install	Total Interest	IRR	EIR	APR	PF EIR		
1	26000	620	603	6223	21.99%	24.49%	23.07%	23.08%	306	724
2	27000	640	871	6511	21.99%	24.48%	23.06%	23.06%	318	752
3	28000	670	502	6672	22.00%	24.49%	23.08%	23.08%	330	780
4	29000	690	771	6961	21.99%	24.49%	23.07%	23.08%	342	808
5	30000	720	401	7121	22.00%	24.49%	23.08%	23.09%	354	835
6	31000	745	350	7345	21.99%	24.49%	23.08%	23.08%	366	863
7	32000	770	298	7568	21.99%	24.48%	23.08%	23.08%	378	891
8	33000	790	570	7860	22.00%	24.49%	23.08%	23.09%	390	919
9	34000	815	518	8083	21.99%	24.49%	23.08%	23.09%	402	947
10	35000	840	470	8310	22.00%	24.49%	23.08%	23.08%	414	975
11	36000	860	736	8596	21.99%	24.48%	23.07%	23.07%	424	1002
12	37000	880	1007	8887	22.00%	24.49%	23.07%	23.09%	436	1030
13	38000	910	631	9041	21.99%	24.48%	23.07%	23.07%	448	1058
14	39000	930	905	9335	22.00%	24.49%	23.07%	23.07%	460	1086
15	40000	960	525	9485	21.98%	24.47%	23.06%	23.07%	472	1114
16	41000	980	805	9785	22.00%	24.49%	23.08%	23.08%	484	1142
17	42000	1010	436	9946	22.00%	24.49%	23.09%	23.09%	496	1169
18	43000	1030	700	10230	21.99%	24.48%	23.07%	23.07%	508	1197
19	44000	1050	970	10520	21.99%	24.48%	23.07%	23.07%	520	1225
20	45000	1080	605	10685	22.00%	24.49%	23.08%	23.08%	532	1253
21	46000	1100	869	10969	21.99%	24.48%	23.07%	23.07%	542	1281
22	47000	1130	501	11131	22.00%	24.49%	23.08%	23.08%	554	1309
23	48000	1150	768	11418	21.99%	24.48%	23.08%	23.08%	566	1336
24	49000	1170	1040	11710	22.00%	24.49%	23.08%	23.08%	578	1364
25	50000	1200	665	11865	21.99%	24.48%	23.07%	23.08%	590	1392

II. Product Category: IGL/MTL/LTL

Circle	Region	Product Structure
Chhattisgarh	Bilaspur	IGL MTL LTL
East	Berhampur	IGL MTL LTL
East	Dhanbad	IGL MTL LTL
East	Durgapur	IGL MTL LTL
East	Kolkata	IGL MTL LTL
East	Sambalpur	IGL MTL LTL
North	Ambala	IGL MTL LTL
North	Bathinda	IGL MTL LTL
North	Hisar	IGL MTL LTL
North	Jaipur	IGL MTL LTL
North	Jalandhar	IGL MTL LTL
North	Ludhiana	IGL MTL LTL
North	Udaipur	IGL MTL LTL
North East	Agartala	IGL MTL LTL
North East	Guwahati	IGL MTL LTL
North East	Sivasagar	IGL MTL LTL
North East	Tezpur	IGL MTL LTL
South	Bangalore	IGL MTL LTL
South	Chennai	IGL MTL LTL
South	Trichy	IGL MTL LTL
UP East & Bihar	Allahabad	IGL MTL LTL
UP East & Bihar	Ballia	IGL MTL LTL
UP East & Bihar	Begusarai	IGL MTL LTL
UP East & Bihar	Chapra	IGL MTL LTL
UP East & Bihar	Gaya	IGL MTL LTL
UP East & Bihar	Gorakhpur	IGL MTL LTL
UP East & Bihar	Patna	IGL MTL LTL
UP East & Bihar	Sultanpur	IGL MTL LTL
UP East & Bihar	Varanasi	IGL MTL LTL

➤ **IGL:**

S. No.	Loan Amount	LOAN PRODUCT (ONE YEAR)--->IGL								
		Bi-weekly (14 days)							Processing fee	Insurance fee
		1-25 th Instal.	Last	Total Interest	IRR	EIR	APR	PF EIR		
1	8000	345	314	939	21.98%	24.46%	24.01%	24.02%	94	112
2	10000	440	147	1147	21.96%	24.44%	24.04%	24.07%	118	140
3	14000	610	376	1626	21.99%	24.48%	24.05%	24.05%	166	195
4	17000	750	195	1945	21.97%	24.45%	24.05%	24.07%	200	237
5	19000	825	590	2215	21.99%	24.48%	24.04%	24.07%	224	265
6	21000	915	564	2439	21.99%	24.48%	24.05%	24.04%	248	293
7	23000	990	958	2708	22.00%	24.49%	24.03%	24.02%	272	321
8	25000	1095	512	2887	21.99%	24.48%	24.06%	24.07%	296	348
9	28000	1220	752	3252	21.99%	24.48%	24.05%	24.05%	330	390
10	30000	1310	726	3476	21.99%	24.48%	24.05%	24.06%	354	418

➤ **MTL:**

S. No.	Loan Amount	LOAN PRODUCT (15th Months)--->MTL								
		Bi-weekly (14 days)							Processing fee	Insurance fee
		1-32 nd Install.	Last	Total Interest	IRR	EIR	APR	PF EIR		
1	6000	195	726	966	21.97%	24.45%	23.49%	23.49%	70	127
2	9000	315	262	1342	22.00%	24.49%	23.64%	23.65%	106	191
3	11000	390	131	1611	21.94%	24.42%	23.60%	23.64%	130	233
4	15000	525	434	2234	21.98%	24.46%	23.62%	23.61%	178	318
5	20000	700	580	2980	21.99%	24.47%	23.62%	23.63%	236	424
6	26000	910	755	3875	21.99%	24.48%	23.63%	23.63%	306	550
7	29000	1015	845	4325	22.00%	24.50%	23.64%	23.64%	342	614

➤ **LTL:**

S. No.	Loan Amount	LOAN PRODUCT (TWO YEAR)--->LTL								
		Bi-weekly (14 days)							Processing fee	Insurance fee
		1-51 st Install.	Last	Total Interest	IRR	EIR	APR	PF EIR		
1	31000	745	350	7345	21.99%	24.49%	23.08%	23.08%	366	863
2	33000	790	570	7860	22.00%	24.49%	23.08%	23.09%	390	919
3	35000	840	470	8310	22.00%	24.49%	23.08%	23.08%	414	975
4	38000	910	640	9050	22.00%	24.50%	23.08%	23.08%	448	1058
5	40000	960	535	9495	22.00%	24.49%	23.08%	23.08%	472	1114
6	43000	1030	704	10234	22.00%	24.49%	23.08%	23.08%	508	1197
7	45000	1080	605	10685	22.00%	24.49%	23.08%	23.08%	532	1253
8	47000	1130	505	11135	22.00%	24.50%	23.09%	23.09%	554	1309
9	50000	1205	349	11804	22.00%	24.49%	23.09%	23.09%	590	1392

III. Product Category: Water & Sanitation*

Applicable Regions: - Begusarai, Chapra, Gaya, Muzaffarpur, Patna, Guwahati & Tezpur

S. No.	Loan Amount	Product category	Product Duration	<u>Water loan product</u>								
				(BI Weekly-14 days)								
				1-25 th Install	26 th Inst	Total Interest	IRR	EIR	APR	PF EIR	Processing fees	Insurance Charges
1	6000	Water	1 year	265	61	686	21.98%	24.47%	24.07%	24.00%	70	84

S. No.	Loan Amount	Product category	Product Duration	<u>Sanitation loan product</u>								
				(BI Weekly-14 days)								
				1-25 th Install.	26 th Inst.	Total Interest	IRR	EIR	APR	PF EIR	Processing fees	Insurance Charges
1	15000	Sanitation	1 year	650	503	1753	21.99%	24.48%	24.04%	24.02%	178	209

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

HERO_CYCLE:- Agartala, Allahabad, Ballia, Begusarai, Chapra, Gaya, Gorakhpur, Guwahati, Katihar, Muzaffarpur, Patna, Sivasagar, Sultanpur, Tezpur, Varanasi, Hapur, Bulandshahr, Roorkee, Moradabad, Bareilly, Rudrapur, Mathura, Aligarh, Agra

SOLAR_LAMP:- Allahabad, Ballia, Begusarai, Berhampur, Bhadrak, Bhubaneshwar, Chapra, Dhanbad, Gaya, Gorakhpur, Guwahati, Muzaffarpur, Patna, Sambalpur, Sivasagar ,Sultanpur, Tezpur, Varanasi

SOLAR_LAMP_JUGNU: Berhampur, Bhadrak, Bhubaneshwar, Durgapur, Kolkata, Sambalpur

SOLAR_SUNKING: Ambala, Bathinda, Hisar, Jaipur, Jalandhar, Jodhpur, Ludhiana, Udaipur

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

S. No.	Loan Amount	Loan Duration	Jugnu Solar loan product							
			(BI Weekly-14 days)							
			1-11 th Install.	12 th Inst.	Total Interest	IRR	APR	EIR	Processing fees	Insurance Charges
1	1650	6 months	145	147	92	22.00%	26.14%	24.50%	19	12
2	2800	6 months	235	377	162	21.94%	25.92%	24.42%	34	21
3	3999	6 months	325	662	238	21.99%	25.87%	24.48%	48	29
4	2199	6 months	200	117	118	21.87%	26.14%	24.34%	26	16
5	1750	6 months	155	141	96	21.81%	25.98%	24.26%	22	13

S. No.	Loan Amount	Product category	Loan Duration	Dlight Solar loan product								
				(BI Weekly-14 days)								
				1-11 th Install.	12 th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Processing fees	Insurance Charges
1	2495	Solar Light	6 months	230	97	132	21.85%	26.17%	24.31%	26.09%	29	19

S. No.	Loan Amount	Product category	Loan Duration	Sunking Solar loan product								
				(BI Weekly-14 days)								
				1-11 th Install.	12 th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Processing fees	Insurance Charges
1	2899	Solar (Green Light Planet)	6 months	205	834	190	21.99%	25.52%	24.48%	25.47%	35	21

S. No.	Loan Amount	Product category	Loan Duration	Dlight Solar loan product								
				(BI Weekly-14 days)								
				1-19 th Install.	20 th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Processing fees	Insurance Charges
1	5595	Solar Light	9 months	315	101	491	21.94%	24.62%	24.42%	24.65%	66	78

S. No.	Loan Amount	Product category	Loan Duration	Hero Cycle								
				(BI Weekly-14 days)								
				1-11 th Install.	12 th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Processing fees	Insurance Charges
1	4200	Hero Cycle_Sundancer	6 months	360	479	239	21.97%	26.02%	24.45%	25.98%	50	31
2	4600	Hero Cycle_Empress	6 months	425	169	244	21.95%	26.28%	24.43%	26.39%	54	34
3	4650	Hero Cycle_Jet	6 months	440	51	241	21.98%	26.41%	24.46%	26.34%	55	34
4	4650	Hero Cycle_MIG 26T	6 months	440	51	241	21.98%	26.41%	24.46%	26.34%	55	34
5	4700	Hero Cycle_Royal Gold	6 months	410	453	263	21.94%	26.05%	24.42%	26.08%	55	34
6	4750	Hero Cycle_Aiyana	6 months	415	451	266	21.98%	26.10%	24.47%	26.14%	56	35
7	5000	Hero Cycle_Miss India Velvet	6 months	455	264	269	21.94%	26.21%	24.42%	26.11%	60	37

S. No.	Loan Amount	Product category	Loan Duration	Hero Cycle loan product								
				(BI Weekly-14 days)								
				1-19 th Install	20 th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Processing fees	Insurance Charges
1	5250	Hero Cycle_Miss India gold	9 months	290	210	470	21.94%	24.56%	24.42%	24.61%	63	74