

**SCNL LOAN PRODUCTS SUMMARY W.E.F 8<sup>th</sup> July' 2019**

#Rate of Interest (On reducing basis)

**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	360	610	22.19%	24.72%	24.17%	24.17%	60	70
2	6000	260	209	709	22.20%	24.75%	24.25%	24.26%	70	84
3	7000	305	197	822	22.20%	24.74%	24.26%	24.26%	82	98
4	8000	350	183	933	22.15%	24.68%	24.22%	24.23%	94	112
5	9000	385	451	1076	22.16%	24.69%	24.18%	24.20%	106	126
6	10000	440	161	1161	22.19%	24.73%	24.27%	24.28%	118	140
7	11000	480	288	1288	22.18%	24.71%	24.24%	24.21%	130	154
8	12000	525	277	1402	22.19%	24.73%	24.26%	24.24%	142	167
9	13000	560	545	1545	22.19%	24.73%	24.23%	24.24%	154	181
10	14000	610	394	1644	22.20%	24.74%	24.26%	24.28%	166	195
11	15000	650	522	1772	22.20%	24.74%	24.25%	24.23%	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	206	2826	22.18%	24.71%	23.61%	23.59%	188	339
2	17000	520	247	3007	22.19%	24.73%	23.60%	23.61%	200	360
3	18000	550	288	3188	22.19%	24.73%	23.60%	23.61%	212	381
4	19000	580	331	3371	22.20%	24.74%	23.61%	23.62%	224	402
5	20000	610	366	3546	22.17%	24.70%	23.58%	23.61%	236	424
6	21000	640	412	3732	22.19%	24.73%	23.60%	23.60%	248	445
7	22000	670	450	3910	22.18%	24.71%	23.59%	23.58%	260	466
8	23000	700	493	4093	22.19%	24.72%	23.60%	23.59%	272	487
9	24000	730	535	4275	22.19%	24.73%	23.60%	23.61%	284	508
10	25000	760	573	4453	22.18%	24.71%	23.59%	23.60%	296	529

➤ **TWO YEAR LOAN PRODUCT**

S. No.	Loan Amount	LOAN PRODUCT (TWO YEAR)								
		Bi-weekly (14 days)							Processing fee	Insurance fee
		1-51 <sup>th</sup> Install	Last	Total Interest	IRR	EIR	APR	PF EIR		
1	26000	620	680	6300	22.20%	24.74%	23.27%	23.28%	306	724
2	27000	650	310	6460	22.19%	24.73%	23.28%	23.29%	318	752
3	28000	670	582	6752	22.19%	24.73%	23.27%	23.28%	330	780
4	29000	690	859	7049	22.20%	24.74%	23.28%	23.27%	342	808
5	30000	720	486	7206	22.19%	24.73%	23.27%	23.28%	354	835
6	31000	740	763	7503	22.20%	24.74%	23.28%	23.28%	366	863
7	32000	770	391	7661	22.19%	24.73%	23.28%	23.29%	378	891
8	33000	790	663	7953	22.19%	24.73%	23.27%	23.26%	390	919
9	34000	810	940	8250	22.20%	24.74%	23.28%	23.28%	402	947
10	35000	840	573	8413	22.20%	24.74%	23.29%	23.30%	414	975

**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	340	465	965	22.20%	24.74%	24.21%	24.25%	94	112
2	10000	440	161	1161	22.19%	24.73%	24.27%	24.28%	118	140
3	14000	610	394	1644	22.20%	24.74%	24.26%	24.28%	166	195
4	17000	750	219	1969	22.20%	24.74%	24.29%	24.28%	200	237
5	19000	825	613	2238	22.19%	24.72%	24.24%	24.23%	224	265
6	21000	910	729	2479	22.19%	24.72%	24.23%	24.24%	248	293
7	23000	990	985	2735	22.19%	24.72%	24.22%	24.22%	272	321
8	25000	1100	404	2904	22.20%	24.74%	24.28%	24.28%	296	348
9	28000	1220	785	3285	22.18%	24.72%	24.24%	24.25%	330	390
10	30000	1310	759	3509	22.17%	24.70%	24.23%	24.24%	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	210	184	904	22.19%	24.73%	23.83%	23.82%	70	127
2	9000	315	277	1357	22.20%	24.75%	23.84%	23.85%	106	191
3	11000	390	154	1634	22.20%	24.75%	23.86%	23.89%	130	233
4	15000	530	273	2233	22.17%	24.70%	23.82%	23.83%	178	318
5	20000	700	614	3014	22.19%	24.73%	23.83%	23.84%	236	424
6	26000	910	799	3919	22.20%	24.74%	23.84%	23.84%	306	550
7	29000	1015	890	4370	22.19%	24.73%	23.83%	23.83%	342	614

➤ **LTL:**

S. No.	Loan Amount	LOAN PRODUCT (TWO YEAR)--->LTL								
		Bi-weekly (14 days)							Processing fee	Insurance fee
		1-5 <sup>1st</sup> Install	Last	Total Interest	IRR	EIR	APR	PF EIR		
1	31000	745	437	7432	22.19%	24.73%	23.27%	23.27%	366	863
2	33000	790	663	7953	22.19%	24.73%	23.27%	23.26%	390	919
3	35000	840	572	8412	22.20%	24.74%	23.28%	23.30%	414	975
4	38000	910	746	9156	22.20%	24.73%	23.28%	23.28%	448	1058
5	40000	960	650	9610	22.20%	24.73%	23.28%	23.29%	472	1114
6	43000	1030	823	10353	22.19%	24.73%	23.27%	23.28%	508	1197
7	45000	1080	728	10808	22.19%	24.73%	23.27%	23.28%	532	1253
8	47000	1130	631	11261	22.19%	24.73%	23.27%	23.27%	554	1309
9	50000	1205	491	11946	22.19%	24.73%	23.28%	23.28%	590	1392

**III: Product Category: WATER & SANITATION\***

S. No.	Loan Amount	Product category	Product Duration	Water loan product								
				(BI Weekly-14 days)								
				1-25 <sup>th</sup> Install	Last	Total Interest	IRR	EIR	APR	PF EIR	Processing fees	Insurance Charges
1	6000	Water	1 year	260	209	709	22.20%	24.75%	24.25%	24.26%	70	84

S. No.	Loan Amount	Product category	Product Duration	Sanitation loan product								
				(BI Weekly-14 days)								
				1-25 <sup>th</sup> Install	Last	Total Interest	IRR	EIR	APR	PF EIR	Processing fees	Insurance Charges
2	15000	Sanitation	1 year	650	521	1771	22.19%	24.73%	24.24%	24.21%	178	209

**III: Product Category: CROSS-SELL PRODUCTS\*****➤ Solar Loan Product (\*Applicable for Selected Regions):**

S. No.	Loan Amount	Product category	Loan Duration	Solar Sunking Loan Product								
				(BI Weekly-14 days)								
				1-11 <sup>th</sup> Install	Last	Total Interest	IRR	APR	EIR	PF EIR	Processing fees	Insurance Charges
1	1099	Solar Sunking	6 months	85	232	68	22.03%	25.77%	24.53%	25.90%	13	8
2	1699	Solar	6 months	150	143	94	21.93%	26.08%	24.41%	26.18%	21	13
3	2899	Solar (Green Light Planet)	6 months	220	662	183	22.17%	25.86%	24.70%	25.69%	35	21

S. No.	Loan Amount	Product category	Loan Duration	Dlight Solar loan product								
				(BI Weekly-14 days)								
				1-11 <sup>th</sup> Install	Last	Total Interest	IRR	APR	EIR	PF EIR	Processing fees	Insurance Charges
1	2495	Solar Light	6 months	220	215	140	22.20%	26.34%	24.74%	26.20%	29	19
2	3195	Fan	6 months	300	63	168	22.11%	26.51%	24.63%	26.42%	38	24

S. No.	Loan Amount	Product category	Loan Duration	Dlight Solar loan product								
				(BI Weekly-14 days)								
				1-19 <sup>th</sup> Install	Last	Total Interest	IRR	APR	EIR	PF EIR	Processing fees	Insurance Charges
1	5495	Fan	9 months	305	195	495	22.16%	24.80%	24.69%	24.77%	65	77
2	5595	Solar Light	9 months	315	106	496	22.15%	24.82%	24.67%	24.77%	66	78

S. No.	Loan Amount	Loan Duration	Jugnu Solar loan product								
			(BI Weekly-14 days)								
			1-11 <sup>th</sup> Install	Last	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	230	436	166	22.09%	26.00%	24.60%	34	21	
3	3999	6 months	325	664	240	22.17%	26.05%	24.70%	48	29	
4	2199	6 months	195	176	122	22.07%	26.24%	24.58%	26	16	
5	1750	6 months	150	200	100	22.06%	26.10%	24.56%	22	13	

➤ **Hero Cycle (\*Applicable for Selected Regions):**

S. No.	Loan Amount	Product category	Loan Duration	HERO CYCLE								
				(BI Weekly-14 days)								
				1-11 <sup>th</sup> Install	Last	Total Interest	IRR	APR	EIR	PF EIR	Processing fees	Insurance Charges
1	5000	Hero Cycle_Miss India Velvet	6 months	440	329	269	22.09%	26.31%	24.61%	26.25%	57	36
2	4900	Hero Cycle_Royal Gold	6 months	375	308	233	22.20%	26.39%	24.74%	26.40%	50	31
3	4850	Miss India Velvet	6 months	410	123	233	22.10%	26.46%	24.61%	26.61%	52	32
4	4750	Hero Cycle_Royal Gold	6 months	425	227	252	22.18%	26.46%	24.71%	26.47%	55	34
5	4700	Hero Cycle_Royal Gold	6 months	425	227	252	22.18%	26.46%	24.71%	26.47%	55	34
6	4650	Hero Cycle_Jet	6 months	410	456	266	22.18%	26.28%	24.71%	26.22%	55	34
7	4650	Hero Cycle_MIG 26T	6 months	435	222	257	22.18%	26.47%	24.72%	26.39%	56	35
8	4550	Aiyana	6 months	460	209	269	22.16%	26.47%	24.69%	26.43%	60	37
9	4550	Royal Gold	6 months	400	406	256	22.20%	26.33%	24.74%	26.35%	54	33
10	4500	Jet	6 months	400	406	256	22.20%	26.33%	24.74%	26.35%	54	33
11	4500	Emp	6 months	425	448	273	22.15%	26.27%	24.67%	26.23%	57	36
12	4450	MIG	6 months	405	280	235	21.12%	25.35%	23.41%	25.27%	53	33
13	4400	SD 20T-Kids	6 months	405	280	235	21.12%	25.35%	23.41%	25.27%	53	33
14	4200	Hero Cycle_Sundancer	6 months	405	237	242	22.16%	26.43%	24.69%	26.64%	53	33

➤ Mobile Phone (\*Applicable for Selected Regions):

S. No.	Loan Amount	Product category	Loan Duration	<b>Nokia 1 Smart Phone</b>								
				<b>(BI Weekly-14 days)</b>								
				1-11 <sup>th</sup> Install	Last	Total Interest	IRR	APR	EIR	PF EIR	Processing fees	Insurance Charges
1	2499	Nokia	6 months	210	335	146	22.17%	26.15%	24.70%	26.40%	29	19

S. No.	Loan Amount	Product category	Loan Duration	<b>Samsung Galaxy A10</b>								
				<b>(BI Weekly-14 days)</b>								
				1-19 <sup>th</sup> Install	Last	Total Interest	IRR	APR	EIR	PF EIR	Processing fees	Insurance Charges
1	5290	Mobil Phone	9 months	285	367	492	22.20%	24.76%	24.73%	24.81%	63	74

S. No.	Loan Amount	Product category	Loan Duration	<b>Samsung Galaxy A10</b>								
				<b>(BI Weekly-14 days)</b>								
				1-19 <sup>th</sup> Install	Last	Total Interest	IRR	APR	EIR	PF EIR	Processing fees	Insurance Charges
1	7990	Mobil Phone	9 months	430	564	744	22.20%	24.76%	24.74%	24.79%	94	112

➤ **Home Appliances (\*Applicable for Selected Regions):**

S. No.	Loan Amount	Product category	Loan Duration	<b>Induction</b>								
				<b>(BI Weekly-14 days)</b>								
				1-11 <sup>th</sup> Install	Last	Total Interest	IRR	APR	EIR	PF EIR	Processing fees	Insurance Charges
1	1899	Home Appliances	6 months	155	307	113	22.06%	25.95%	24.57%	25.99%	23	14

S. No.	Loan Amount	Product category	Loan Duration	<b>Pressure Cooker 1899</b>								
				<b>(BI Weekly-14 days)</b>								
				1-11 <sup>th</sup> Install	Last	Total Interest	IRR	APR	EIR	PF EIR	Processing fees	Insurance Charges
1	1899	Home Appliances	6 months	155	307	113	22.06%	25.95%	24.57%	25.99%	23	14

S. No.	Loan Amount	Product category	Loan Duration	<b>Pressure Cooker + Induction</b>								
				<b>(BI Weekly-14 days)</b>								
				1-11 <sup>th</sup> Install	Last	Total Interest	IRR	APR	EIR	PF EIR	Processing fees	Insurance Charges
1	3699	Home Appliances	6 months	325	332	208	22.18%	26.31%	24.71%	26.39%	43	27