

SCNL LOAN PRODUCTS SUMMARY W.E.F 12th August'19

I: Product Category: IGL MTL LTL

Circle	Region	Product Structure
Chhattisgarh	Bilaspur	IGL MTL LTL
Chhattisgarh	Raipur	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
Central & West	Ahmedabad	IGL LTL
Central & West	Amravati	IGL LTL
Central & West	Bhopal	IGL LTL
Central & West	Indore	IGL LTL
Central & West	Itarsi	IGL LTL
Central & West	Jabalpur	IGL LTL

Central & West	Rajkot	IGL LTL
Central & West	Ratlam	IGL LTL
Central & West	Sagar	IGL LTL
UP West	Agra	IGL MTL LTL
UP West	Aligarh	IGL MTL LTL
UP West	Bareilly	IGL MTL LTL
UP West	Bulandshahr	IGL MTL LTL
UP West	Hapur	IGL MTL LTL
UP West	Mathura	IGL MTL LTL
UP West	Moradabad	IGL MTL LTL
UP West	Roorkee	IGL MTL LTL
UP West	Rudrapur	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 Instal.	Last	Total Interest	IRR	EIR	APR	PF EIR		
1	8000	345	332	957	22.34%	24.91%	24.38%	24.37%	94	112
2	10000	440	171	1171	22.36%	24.93%	24.43%	24.40%	118	140
3	14000	610	407	1657	22.35%	24.93%	24.41%	24.39%	166	195
4	17000	750	233	1983	22.34%	24.91%	24.42%	24.41%	200	237
5	19000	830	493	2243	22.36%	24.93%	24.42%	24.41%	224	265
6	21000	910	750	2500	22.35%	24.92%	24.39%	24.41%	248	293
7	23000	990	1009	2759	22.36%	24.93%	24.39%	24.40%	272	321
8	25000	1100	426	2926	22.35%	24.92%	24.42%	24.42%	296	348
9	28000	1220	815	3315	22.36%	24.93%	24.42%	24.41%	330	390
10	30000	1310	793	3543	22.36%	24.93%	24.42%	24.44%	354	418

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	21000	640	446	3766	22.3403%	24.91%	23.77%	23.76%	248	445
2	23000	700	532	4132	22.3583%	24.94%	23.77%	23.76%	272	487
3	25000	760	616	4496	22.3525%	24.93%	23.76%	23.75%	296	529
4	28000	850	746	5046	22.3596%	24.94%	23.76%	23.75%	330	593
5	30000	900	1281	5481	22.3552%	24.93%	23.74%	23.74%	354	635

➤ **MTL:**

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	205	375	935	22.32%	24.89%	23.92%	23.90%	70	127
2	9000	315	288	1368	22.35%	24.93%	23.99%	23.98%	106	191
3	11000	380	534	1694	22.32%	24.89%	23.94%	23.93%	130	233
4	15000	525	477	2277	22.33%	24.90%	23.97%	23.99%	178	318
5	20000	710	270	2990	22.35%	24.93%	24.01%	24.01%	236	424
6	26000	910	832	3952	22.35%	24.93%	23.99%	23.97%	306	550
7	29000	1010	1114	4434	22.36%	24.94%	23.99%	24.00%	342	614

➤ **LTL:**

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	740	833	7573	22.36%	24.93%	23.43%	23.43%	366	863
2	33000	790	741	8031	22.36%	24.93%	23.43%	23.43%	390	919
3	35000	840	650	8490	22.36%	24.93%	23.44%	23.44%	414	975
4	38000	910	835	9245	22.36%	24.93%	23.44%	23.44%	448	1058
5	40000	960	741	9701	22.35%	24.93%	23.43%	23.44%	472	1114
6	43000	1030	927	10457	22.36%	24.93%	23.43%	23.43%	508	1197
7	45000	1080	835	10915	22.35%	24.93%	23.44%	23.44%	532	1253
8	47000	1130	746	11376	22.36%	24.93%	23.44%	23.44%	554	1309
9	50000	1200	926	12126	22.35%	24.93%	23.43%	23.44%	590	1392

II. Product Category: Water & Sanitation*

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

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 @1.3915%
1	6000	Water	1 year	260	214	714	22.34%	24.91%	24.39%	24.33%	70	84
				Sanitation loan product								
				(BI Weekly-14 days)								
S. No.	Loan Amount	Product category	Product Duration	1-25th Instal.	26 Inst.	Total Interest	IRR	EIR	APR	PF EIR	Processing fees	Insurance Charges @1.3915%
2	15000	Sanitation	1 year	650	534	1784	22.33%	24.90%	24.38%	24.38%	178	209

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

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

MOBILE: Udaipur, Jodhpur, Jaipur, Bikaner, Ambala, Ludhiana, Jalandhar, Bhatinda, Hisar

HOME APPLIANCES: Bangalore, Chennai, Trichy, Madurai, Raipur, Bilaspur

➤ SOLAR LOAN PRODUCT*

S. No.	Loan Amount	Loan Duration	<u>Jugnu Solar loan product</u>							
			(BI Weekly-14 days)							
			1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	Processing fees	Insurance Charges
1	1650	6 months	130	321	101	22.09%	25.88%	24.60%	19	12
2	2800	6 months	225	496	171	22.35%	26.19%	24.92%	34	21
3	3999	6 months	325	666	242	22.34%	26.22%	24.91%	48	29
4	2199	6 months	185	293	129	22.27%	26.26%	24.83%	26	16
5	1750	6 months	145	259	104	22.28%	26.22%	24.84%	22	13

S. No.	Loan Amount	Product category	Loan Duration	<u>DLight Solar loan product</u>								
				(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	220	216	141	22.35%	26.49%	24.92%	26.44%	29	19

S. No.	Loan Amount	Product category	Loan Duration	<u>Sunking Solar loan product</u>								
				(BI Weekly-14 days)								
				1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	2899	Solar (Green Light Planet)	6 months	220	663	184	22.28%	25.97%	24.84%	25.74%	35	21

S. No.	Loan Amount	Product category	Loan Duration	<u>DLight Solar loan product</u>								
				(BI Weekly-14 days)								
				1-19th Instal.	20th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	5595	Solar Light	9 months	315	111	501	22.35%	25.02%	24.92%	24.99%	66	78

S. No.	Loan Amount	Product category	Loan Duration	HERO CYCLE								
				(BI Weekly-14 days)								
				1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	4200	Hero Cycle_Sundancer	6 months	375	309	234	22.29%	26.48%	24.85%	26.50%	50	31
2	4400	SD 20T-Kids	6 months	410	126	236	22.36%	26.72%	24.94%	26.67%	52	32
3	4600	Empress	6 months	410	347	257	22.31%	26.50%	24.88%	26.46%	54	34
4	4650	Hero Cycle_Jet	6 months	415	344	259	22.28%	26.47%	24.83%	26.42%	55	34
5	4650	Hero Cycle_MIG 26T	6 months	415	344	259	22.28%	26.47%	24.83%	26.42%	55	34
6	4700	Hero Cycle_Royal Gold	6 months	415	400	265	22.33%	26.48%	24.89%	26.64%	55	34
7	4750	Aiyana	6 months	415	455	270	22.30%	26.41%	24.86%	26.32%	56	35
8	4900	MIG	6 months	435	388	273	22.18%	26.35%	24.71%	26.45%	57	36
9	5250	Hero Cycle_Miss India Gold	9 months	290	220	480	22.36%	24.98%	24.94%	24.99%	63	74
10	5000	Hero Cycle_Miss India Velvet	6 months	455	269	274	22.32%	26.59%	24.89%	26.62%	60	37

S. No.	Loan Amount	Product category	Loan Duration	Pressure Cooker +Induction 3699								
				(BI Weekly-14 days)								
				1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	3699	Home Appliances	6 months	320	391	212	22.29%	26.36%	24.84%	26.47%	43	27

S. No.	Loan Amount	Product category	Loan Duration	Induction								
				(BI Weekly-14 days)								
				1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	1899	Home Appliances	6 months	150	366	117	22.26%	26.06%	24.82%	26.07%	23	14

S. No.	Loan Amount	Product category	Loan Duration	Pressure Cooker 1899								
				(BI Weekly-14 days)								
				1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	1899	Home Appliances	6 months	150	366	117	22.26%	26.06%	24.82%	26.07%	23	14

S. No.	Loan Amount	Product category	Loan Duration	Samsung Galaxy A10								
				(BI Weekly-14 days)								
				1-19th Instal.	20th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	7990	Mobil Phone	9 months	430	568	748	22.31%	24.86%	24.87%	24.89%	94	112

S. No.	Loan Amount	Product category	Loan Duration	Samsung Galaxy A10								
				(BI Weekly-14 days)								
				1-19th Instal.	20th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	5290	Mobil Phone	9 months	290	267	487	22.34%	24.94%	24.91%	24.94%	63	74

S. No.	Loan Amount	Product category	Loan Duration	Samsung Feature Phone								
				(BI Weekly-14 days)								
				1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	2899	Mobile Phone	6 months	240	432	173	22.36%	26.29%	24.93%	26.23%	35	21

S. No.	Loan Amount	Product category	Loan Duration	Solar Sunking Peecoo 100								
				(BI Weekly-14 days)								
				1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	1099	Solar_Sunking	6 months	80	290	71	22.07%	25.66%	24.58%	25.46%	13	8

S. No.	Loan Amount	Product category	Loan Duration	Solar Sunking 1699								
				(BI Weekly-14 days)								
				1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	1699	Solar	6 months	135	318	104	22.22%	26.03%	24.76%	26.10%	21	13

NOTE:

- *Cross-Sell Products are mapped region-wise.*
- *MTL product will not be mapped for regions where BL product was mapped earlier.*