

## **SCNL LOAN PRODUCTS SUMMARY W.E.F 11<sup>th</sup> November'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	350	203	953	22.57%	25.19%	24.63%	24.62%	94	112
2	10000	430	464	1214	22.57%	25.19%	24.60%	24.61%	118	140
3	14000	600	705	1705	22.56%	25.19%	24.58%	24.57%	166	195
4	17000	730	816	2066	22.56%	25.18%	24.59%	24.58%	200	237
5	19000	820	797	2297	22.56%	25.19%	24.60%	24.61%	224	265
6	21000	900	1058	2558	22.56%	25.19%	24.59%	24.59%	248	293
7	23000	1000	756	2756	22.55%	25.17%	24.60%	24.60%	272	321
8	25000	1100	459	2959	22.56%	25.19%	24.64%	24.64%	296	348
9	28000	1200	1410	3410	22.56%	25.19%	24.58%	24.58%	330	390
10	30000	1300	1112	3612	22.57%	25.20%	24.61%	24.63%	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	490	3810	22.56%	25.18%	23.97%	23.98%	248	445
2	23000	700	580	4180	22.57%	25.19%	23.97%	23.99%	272	487
3	25000	760	670	4550	22.57%	25.20%	23.97%	23.96%	296	529
4	28000	850	802	5102	22.56%	25.18%	23.96%	23.95%	330	593
5	30000	910	894	5474	22.57%	25.19%	23.97%	23.98%	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	210	202	922	22.56%	25.18%	24.19%	24.23%	70	127
2	9000	320	118	1358	22.56%	25.18%	24.22%	24.21%	106	191
3	11000	385	371	1691	22.57%	25.19%	24.20%	24.21%	130	233
4	15000	520	689	2329	22.55%	25.17%	24.17%	24.16%	178	318
5	20000	700	675	3075	22.57%	25.20%	24.20%	24.21%	236	424
6	26000	910	876	3996	22.56%	25.19%	24.20%	24.18%	306	550
7	29000	1010	1162	4482	22.56%	25.19%	24.19%	24.19%	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	750	285	7535	22.57%	25.19%	23.66%	23.65%	366	863
2	33000	800	199	7999	22.57%	25.19%	23.66%	23.65%	390	919
3	35000	850	115	8465	22.57%	25.20%	23.66%	23.66%	414	975
4	38000	910	950	9360	22.56%	25.19%	23.64%	23.64%	448	1058
5	40000	960	862	9822	22.56%	25.19%	23.64%	23.64%	472	1114
6	43000	1030	1054	10584	22.56%	25.18%	23.64%	23.64%	508	1197
7	45000	1080	973	11053	22.57%	25.19%	23.65%	23.65%	532	1253
8	47000	1130	889	11519	22.57%	25.19%	23.65%	23.64%	554	1309

9	50000	1200	1080	12280	22.56%	25.19%	23.64%	23.65%	590	1392
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➤ **FESTIVAL LOAN:**

S. No.	Loan Amount	Product category	Loan Duration	Festival Loan								
				1-12th Instal.	13th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Processing fees	Insurance Charges
1	6000	Festival	6 months	500	362	362	22.52%	26.44%	25.13%	26.40%	70	44

## II. Product Category: Water & Sanitation\*

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

S. No.	Loan Amount	Product category	Product Duration	<b>Water loan product</b>								
				<b>(BI Weekly-14 days)</b>								
				1-25th Instal.	26 Inst.	Total Interest	IRR	EIR	APR	PF EIR	Processing fees	Insurance Charges @1.3915%
1	6000	Water	1 year	260	220	720	22.50%	25.11%	24.55%	24.56%	70	84
				<b>Sanitation loan product</b>								
				<b>(BI Weekly-14 days)</b>								
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	556	1806	22.57%	25.20%	24.61%	24.61%	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	<b>Jugnu Solar loan product</b>							
			<b>(BI Weekly-14 days)</b>							
			1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	Processing fees	Insurance Charges
1	1650	6 months	140	207	97	22.47%	26.48%	25.07%	19	12
2	2800	6 months	250	208	158	22.56%	26.75%	25.18%	34	21
3	3999	6 months	360	262	223	22.47%	26.69%	25.07%	48	29
4	2199	6 months	200	120	121	22.40%	26.66%	24.98%	26	16
5	1750	6 months	150	202	102	22.47%	26.52%	25.07%	22	13

S. No.	Loan Amount	Product category	Loan Duration	<b>Dlight Solar loan product</b>								
				<b>(BI Weekly-14 days)</b>								
				1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	2495	Solar Light	6 months	220	217	142	22.50%	26.64%	25.11%	26.92%	29	19

S. No.	Loan Amount	Product category	Loan Duration	<b>Sunking Solar loan product</b>								
				<b>(BI Weekly-14 days)</b>								
				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	250	317	168	22.46%	26.53%	25.06%	26.59%	35	21

S. No	Loan Amount	Product category	Loan Duration	Hero Cycle								
				(BI Weekly-14 days)								
				1-19th Instal.	20th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Processing fees	Insurance Charges
1	5250	Miss India Gold	9 months	295	121	476	22.55%	25.22%	25.18%	25.19%	63	74
1	5500	Miss India Gold	9 months	310	107	497	22.55%	25.23%	25.18%	25.16%	65	77

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	Sandancer	6 months	380	252	232	22.37%	26.61%	24.95%	26.63%	50	31
2	4650	JET	6 months	415	347	262	22.52%	26.71%	25.13%	26.62%	55	34
3	4650	MIG	6 months	415	347	262	22.52%	26.71%	25.13%	26.62%	55	34
4	4600	Empress	6 months	410	349	259	22.48%	26.66%	25.08%	26.56%	54	34
5	4700	Royal Gold	6 months	420	345	265	22.56%	26.75%	25.18%	26.80%	55	34
6	4750	Aiyana	6 months	420	400	270	22.52%	26.68%	25.14%	26.70%	56	35
7	5000	Miss India Velvet	6 months	450	330	280	22.55%	26.78%	25.18%	26.81%	60	37
8	4400	Sandancer	6 months	410	128	238	22.54%	26.90%	25.16%	26.83%	52	32
9	5500	Miss India Gold	9 months	310	107	497	22.55%	25.23%	25.18%	25.16%	65	77
10	4900	MIG	6 months	430	451	281	22.57%	26.69%	25.19%	26.58%	57	36

S. No.	Loan Amount	Product category	Loan Duration	<b><u>Pressure Cooker +Induction 3699</u></b>								
				<b>(BI Weekly-14 days)</b>								
				1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	3699	Home Appliances	6 months	320	393	214	22.48%	26.56%	25.09%	26.55%	43	27

S. No.	Loan Amount	Product category	Loan Duration	<b><u>Induction</u></b>								
				<b>(BI Weekly-14 days)</b>								
				1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	1899	Home Appliances	6 months	150	367	118	22.44%	26.24%	25.04%	26.09%	23	14

S. No.	Loan Amount	Product category	Loan Duration	<b><u>Pressure Cooker 1899</u></b>								
				<b>(BI Weekly-14 days)</b>								
				1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	1899	Home Appliances	6 months	150	367	118	22.44%	26.24%	25.04%	26.10%	23	14

S. No.	Loan Amount	Product category	Loan Duration	<b><u>Samsung Galaxy A10</u></b>								
				<b>(BI Weekly-14 days)</b>								
				1-19th Instal.	20th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	7990	Mobil Phone	9 months	435	474	749	22.56%	25.15%	25.19%	25.07%	94	112

S. No.	Loan Amount	Product category	Loan Duration	<b>Samsung Galaxy A10</b>								
				<b>(BI Weekly-14 days)</b>								
				1-19th Instal.	20th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	5290	Mobil Phone	9 months	290	272	492	22.55%	25.15%	25.17%	25.17%	63	74

S. No.	Loan Amount	Product category	Loan Duration	<b>Samsung Feature Phone</b>								
				<b>(BI Weekly-14 days)</b>								
				1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	2899	Mobile Phone	6 months	250	317	168	22.46%	26.53%	25.06%	26.50%	35	21

S. No.	Loan Amount	Product category	Loan Duration	<b>Solar Sunking Peecoo 100</b>								
				<b>(BI Weekly-14 days)</b>								
				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	<b>Solar Sinking 1699</b>								
				<b>(BI Weekly-14 days)</b>								
				1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	1699	Solar	6 months	140	261	102	22.40%	26.32%	24.99%	26.20%	21	13

S. No.	Loan Amount	Product category	Loan Duration	<b>Dlight Solar loan product</b>								
				<b>(BI Weekly-14 days)</b>								
				1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	3195	Solar Light	6 months	290	182	177	22.50%	26.75%	25.11%	26.73%	38	24

S. No.	Loan Amount	Product category	Loan Duration	<b>Dlight Solar loan product</b>								
				<b>(BI Weekly-14 days)</b>								
				1-19th Instal.	20th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	5595	Solar Light	9 months	300	426	531	22.51%	25.05%	25.12%	25.07%	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	1595	Solar Light	6 months	140	146	91	22.46%	26.59%	25.06%	26.74%	18	12

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	220	217	142	22.50%	26.64%	25.11%	26.92%	29	19

S. No.	Loan Amount	Product category	Loan Duration	Singer Mixer Grinder 500 W								
				(BI Weekly-14 days)								
				1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Revised Processing fees	Insurance Charges
1	2750	Home Appliances	6 months	250	152	152	22.48%	26.74%	25.09%	26.65%	32	20

**NOTE:**

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