

## **SCNL LOAN PRODUCTS SUMMARY W.E.F 01<sup>st</sup> MARCH'2020**

### **I: Product Category: IGL LTL**

Circle	Region	Product Structure
Chhattisgarh	Bilaspur	IGL LTL
Chhattisgarh	Raipur	IGL LTL
East	Berhampur	IGL LTL
East	Dhanbad	IGL LTL
East	Ranchi	IGL LTL
East	Durgapur	IGL LTL
East	Kolkata	IGL LTL
East	Sambalpur	IGL LTL
North	Ambala	IGL LTL
North	Bathinda	IGL LTL
North	Hisar	IGL LTL
North	Jaipur	IGL LTL
North	Jalandhar	IGL LTL
North	Ludhiana	IGL LTL
North	Udaipur	IGL LTL
North East	Agartala	IGL LTL
North East	Guwahati	IGL LTL
North East	Sivasagar	IGL LTL
North East	Tezpur	IGL LTL
South	Bangalore	IGL LTL
South	Chennai	IGL LTL
South	Trichy	IGL LTL
Central & West	Ahmedabad	IGL LTL
Central & West	Amravati	IGL LTL
Central & West	Pune	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 LTL
UP West	Aligarh	IGL LTL
UP West	Bareilly	IGL LTL
UP West	Bulandshahr	IGL LTL
UP West	Hapur	IGL LTL
UP West	Mathura	IGL LTL
UP West	Moradabad	IGL LTL
UP West	Roorkee	IGL LTL
UP West	Rudrapur	IGL LTL
UP East & Bihar	Allahabad	IGL LTL
UP East & Bihar	Ballia	IGL LTL
UP East & Bihar	Begusarai	IGL LTL
UP East & Bihar	Chapra	IGL LTL
UP East & Bihar	Gaya	IGL LTL
UP East & Bihar	Gorakhpur	IGL LTL
UP East & Bihar	Patna	IGL LTL
UP East & Bihar	Sultanpur	IGL LTL
UP East & Bihar	Varanasi	IGL LTL

➤ IGL:

LOAN PRODUCT (ONE YEAR)--->IGL										
Bi-weekly (14 days)									Processing fee	Insurance fee
S. No.	Loan Amount	1-25 Instal.	Last Install.	Total Interest	IRR	EIR	APR	PF EIR		
1	8000	345	330	955	22.30%	24.86%	24.34%	24.33%	94	129
2	10000	435	308	1183	22.31%	24.87%	24.36%	24.36%	118	161
3	14000	610	403	1653	22.30%	24.87%	24.36%	24.35%	166	225
4	17000	740	510	2010	22.31%	24.88%	24.37%	24.37%	200	273
5	19000	830	488	2238	22.31%	24.88%	24.38%	24.44%	224	305

LOAN PRODUCT (TWO YEAR)--->IGL										
Bi-weekly (14 days)									Processing fee	Insurance fee
S. No.	Loan Amount	1-51 Instal.	Last Install.	Total Interest	IRR	EIR	APR	PF EIR		
1	21000	505	315	5074	22.32%	24.88%	23.40%	23.45%	248	673
2	23000	555	224	5529	22.32%	24.89%	0.234121	0.23456	272	737
3	28000	675	313	6738	22.32%	24.88%	0.234071	0.234643	330	897
4	25000	600	450	6050	22.32%	24.88%	0.23398	0.234671	296	801
5	30000	725	220	7198	22.32%	24.88%	0.234083	0.234684	354	961

➤ **LTL:**

LOAN PRODUCT (TWO YEAR)--->LTL											
Bi-weekly (14 days)										Processing fee	Insurance fee
S. No.	Loan Amount	1-51 Instal.	Last Install.	Total Interest	IRR	EIR	APR	PF EIR			
1	31000	750	172	7422	22.31%	24.88%	23.41%	23.46%	366	993	
2	33000	800	80	7887	22.31%	24.88%	23.41%	23.47%	390	1057	
4	38000	915	490	9155	22.31%	24.88%	23.40%	23.46%	448	1217	
6	43000	1040	260	10304	22.32%	24.88%	23.41%	23.48%	508	1377	
8	47000	1130	719	11349	22.32%	24.89%	23.40%	23.47%	554	1505	
3	35000	845	310	8412	22.32%	24.89%	23.41%	23.47%	414	1121	
5	40000	960	722	9681	22.32%	24.89%	23.40%	23.45%	472	1281	
7	45000	1080	812	10892	22.32%	24.89%	23.40%	23.46%	532	1441	
9	50000	1200	902	12108	22.32%	24.89%	23.40%	23.46%	590	1601	

➤ **FESTIVAL LOAN:**

FESTIVAL LOAN												
Bi-weekly (14 days)											Processing fees	Insurance Charges
S. No.	Loan Amount	Product category	Loan Duration	1-12th Instal.	13th Inst.	Total Interest	IRR	APR	EIR	PF EIR		
1	6000	Festival	6 months	505	295	356	22.32%	26.27%	24.89%	26.30%	70	50

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

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

WATER LOAN PRODUCT												
Bi-weekly (14 days)											Processing fee	Insurance fee
S. No.	Loan Amount	Product category	Product Duration	1-25th Instal.	26 Inst.	Total Interest	IRR	EIR	APR	PF EIR		
1	6000	Water	1 year	260	213	715	22.31%	24.88%	24.36%	24.33%	70	97
SANITATION LOAN PRODUCT												
Bi-weekly (14 days)											Processing fee	Insurance fee
S. No.	Loan Amount	Product category	Product Duration	1-25th Instal.	26 Inst.	Total Interest	IRR	EIR	APR	PF EIR		
1	15000	Sanitation	1 year	655	393	1768	22.32%	24.89%	24.38%	24.43%	178	241

#### 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\*

Jugnu Solar loan product											
(BI Weekly-14 days)										Processing fees	Insurance Charges
S. No.	Loan Amount	Product category	Loan Duration	1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR		
1	1650	Jugnu Solar Light	6 months	145	148	93	22.32%	26.36%	24.89%	19	14
2	2800	Jugnu Solar 2 Bulb	6 months	260	91	151	22.32%	26.75%	24.89%	34	24
3	3999	Solar_Jugnu_Hom	6 months	345	434	230	22.32%	26.38%	24.89%	48	34
4	2199		6 months	185	294	130	22.32%	26.42%	24.89%	26	19
5	1750		6 months	160	85	95	22.32%	26.50%	24.89%	22	15
6	3000	Solar_Jugnu	6 months	270	196	166.00	22.32%	26.52%	24.89%	36	25

DLIGHT SOLAR LOAN PRODUCT												
(BI Weekly-14 days)											Processing fees	Insurance Charges
S. No.	Loan Amount	Product category	Loan Duration	1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	PF EIR		
1	1595	Solar Light	6 months	140	145	90	22.32%	26.36%	24.89%	26.37%	18	14
2	2495	Solar Light	6 months	220	216	141	22.32%	26.49%	24.89%	26.44%	29	21
3	3195	Solar Light	6 months	300	65	170	22.32%	26.75%	24.89%	26.62%	38	27
S. No.	Loan Amount	Product category	Loan Duration	1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Processing fees	Insurance Charges
1	5595	Solar Light	9 months	310	214	509	22.32%	24.95%	24.89%	24.93%	66	90
2	7990	Solar_Galo	9 months	450	153	713.00	22.32%	24.96%	24.89%	25.08%	94	128

SOLAR SUNKING PECCO 100												
(BI Weekly-14 days)											Processing fees	Insurance Charges
S. No.	Loan Amount	Product category	Loan Duration	1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	PF EIR		
1	1099	Solar_Sunking	6 months	95	117	63	22.32%	26.35%	24.89%	26.45%	13	10
2	1699	Solar	6 months	135	318	104	22.32%	26.03%	24.89%	26.10%	21	15
3	2899	Solar (Green Light	6 months	260	201	162	22.32%	26.65%	24.89%	26.41%	35	25

**MOBILE:**

SAMSUNG GALAXY A10												
(BI Weekly-14 days)											Processing fees	Insurance Charges
S. No.	Loan Amount	Product category	Loan Duration	1-19th Instal.	20th Inst.	Total Interest	IRR	APR	EIR	PF EIR		
1	5290	Mobile Phone	9 months	300	60	470	22.32%	25.04%	24.89%	25.02%	63	85
2	7990	Mobile Phone	9 months	450	153	713	22.32%	24.96%	24.89%	25.08%	94	128
3	8499	Mobile Phone	9 months	500	312	813	22.32%	24.88%	24.89%	25.02%	106	145
S. No.	Loan Amount	Product category	Loan Duration	1-19th Instal.	20th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Processing fees	Insurance Charges
1	2899	Mobile Phone	6 months	260	201	162	22.32%	26.65%	24.89%	26.41%	35	25

**HOME APPLIANCES:**

INDUCTION(Home Appliances)												
Bi-weekly (14 days)											Processing fees	Insurance Charges
S. No.	Loan Amount	Product category	Loan Duration	1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	PF EIR		
1	3699	Home Appliances	6 months	325	334	210.00	22.32%	26.51%	24.89%	26.65%	43	31
2	1899	Home Appliances	6 months	175	77	103.00	22.32%	26.68%	24.89%	26.56%	23	16
3	1899	Home Appliances	6 months	175	77	103.00	22.32%	26.68%	24.89%	26.56%	23	16



**HERO CYCLE:**

HERO CYCLE												
Bi-weekly (14 days)											Processing fees	Insurance Charges
S. No.	Loan Amount	Product category	Loan Duration	1-11th Instal.	12th Inst.	Total Interest	IRR	APR	EIR	PF EIR		
1	4200	Hero Cycle_Sunda	6 months	380	252	232	22.32%	26.61%	24.89%	26.63%	50	35
2	4400	SD 20T-Kids	6 months	410	125	235.00	22.32%	26.64%	24.89%	26.67%	52	37
3	4600	Empress	6 months	410	347	257.00	22.32%	26.50%	24.89%	26.46%	54	39
4	4650	Hero Cycle_Jet	6 months	420	286	256.00	22.32%	26.50%	24.89%	26.61%	55	39
5	4650	Hero Cycle_MIG 2	6 months	420	286	256.00	22.32%	26.50%	24.89%	26.61%	55	39
6	4700	Hero Cycle_Royal	6 months	425	284	259.00	22.32%	26.55%	24.89%	26.49%	55	40
7	4750	Aiyana	6 months	430	282	262.00	22.32%	26.60%	24.89%	26.78%	56	40
8	4900	MIG	6 months	435	390	275.00	22.32%	26.50%	24.89%	26.55%	57	41
9	5000	Hero Cycle_Miss I	6 months	455	269	274.00	22.32%	26.59%	24.89%	26.62%	60	42
S. No.	Loan Amount	Product category	Loan Duration	1-19th Instal.	20th Inst.	Total Interest	IRR	APR	EIR	PF EIR	Processing fees	Insurance Charges
10	5250	Hero Cycle	9 months	295	115	470.00	22.32%	24.96%	24.89%	25.07%	63	85
11	5500	Hero Cycle	9 months	310	102	492.00	22.32%	25.02%	24.89%	25.02%	65	89

**NOTE:**

- **Lending Rate is 22.32%.**
- **As per DYNAMIC REPAYMENT SCHEDULE, Total No. of Installment, Installment Amount & Interest Amount may vary as per the No. of Holidays lies in schedule.**
- **Cross-Sell Products are mapped region-wise.**

