

## **SCNL LOAN PRODUCTS SUMMARY @ IRR 22.00% W.E.F. 1<sup>st</sup> Aug' 2020**

**\*Note:**

- Lending Rate is 22.00%
- As per DYNAMIC REPAYMENT SCHEDULE, Total No. of Instalments, Instalment Amount & Interest Amount may vary as per the number of holidays lying in the schedule.
- These products are applicable only to SCNL branches and not applicable to IBL branches.

### **I. Product Category: Business Loans**

<b>Circle</b>	<b>Regions</b>
<b>North East</b>	Agartala
	Guwahati
	Siliguri
	Sivasagar
	Tezpur
<b>North 1</b>	Ambala
	Bathinda
	Hisar
	Jalandhar
	Ludhiana
<b>Up East</b>	Allahabad
	Ballia
	Gorakhpur
	Sultanpur
<b>East 1</b>	Varanasi
	Dhanbad
	Durgapur
	Kolkata
<b>Bihar</b>	Ranchi
	Begusarai
	Chapra
	Gaya
	Katihar
	Muzaffarpur
<b>South</b>	Patna
	Bangalore
	Chennai
	Chikkamagalur
	Madurai
<b>North 2</b>	Trichy
	Jaipur
<b>Up West</b>	Agra
	Aligarh
	Bareilly

	Bulandshahr
	Hapur
	Mathura
	Moradabad
	Roorkee
	Rudrapur
<b>East 2</b>	Berhampur
	Bilaspur
	Raipur
	Sambalpur
<b>Central</b>	Bhopal
	Indore RO
	Itarsi
	Jabalpur
	Ratlam
	Sagar
<b>West</b>	Ahmedabad
	Amravati
	Pune
	Rajkot

**Pragati Loan:**

S. No.	Loan Amount	PRAGATI LOAN (PL) PRODUCT (Tenure - 2 Years)								Processing Fees	Insurance Charges
		Repayment Frequency - Bi-weekly (14 days)									
		1-51st Instalments	52nd Instalment	Total Interest	IRR	EIR	APR	PF EIR			
1	<b>10000</b>	235	453	2438	<b>21.99%</b>	24.48%	23.05%	23.04%	118	321	
2	<b>20000</b>	480	270	4750	<b>22.00%</b>	24.50%	23.09%	23.09%	236	641	
3	<b>25000</b>	600	327	5927	<b>21.98%</b>	24.46%	23.06%	23.07%	296	801	
4	<b>30000</b>	720	401	7121	<b>22.00%</b>	24.49%	23.08%	23.09%	354	961	

**Income Generation Loan (Prarambh Loan):**

S. No.	Loan Amount	IGL LOAN PRODUCT (Tenure - 1 Year)								
		Repayment Frequency - Bi-weekly (14 days)							Processing Fees	Insurance Charges
		1-25th Instalments	26th Instalment	Total Interest	IRR	EIR	APR	PF EIR		
1	8000	350	175	925	21.99%	24.48%	24.06%	24.09%	94	129
2	10000	440	148	1148	21.97%	24.46%	24.06%	24.10%	118	161
3	14000	610	375	1625	21.98%	24.46%	24.04%	24.03%	166	225
4	17000	745	337	1962	21.99%	24.48%	24.06%	24.05%	200	273
5	19000	830	452	2202	22.00%	24.49%	24.07%	24.06%	224	305

S. No.	Loan Amount	IGL LOAN PRODUCT (Tenure - 2 Years)								
		Repayment Frequency - Bi-weekly (14 days)							Processing Fees	Insurance Charges
		1-51st Instalments	52nd Instalment	Total Interest	IRR	EIR	APR	PF EIR		
1	21000	500	537	5037	22.00%	24.49%	23.07%	23.07%	248	673
2	23000	550	436	5486	22.00%	24.49%	23.08%	23.08%	272	737
3	25000	600	336	5936	22.00%	24.49%	23.08%	23.08%	296	801
4	28000	670	503	6673	22.00%	24.49%	23.08%	23.09%	330	897
5	30000	720	402	7122	22.00%	24.49%	23.08%	23.09%	354	961

**Long Term Loan (Vridhhi Loan):**

S. No.	Loan Amount	LTL LOAN PRODUCT (Tenure - 2 Years)								
		Repayment Frequency - Bi-weekly (14 days)							Processing Fees	Insurance Charges
		1-51st Instalments	52nd Instalment	Total Interest	IRR	EIR	APR	PF EIR		
1	31000	740	674	7414	22.00%	24.50%	23.08%	23.08%	366	993
2	33000	790	572	7862	22.00%	24.49%	23.08%	23.09%	390	1057
3	35000	840	470	8310	22.00%	24.49%	23.08%	23.08%	414	1121
4	38000	910	640	9050	22.00%	24.50%	23.08%	23.08%	448	1217
5	40000	960	537	9497	22.00%	24.49%	23.08%	23.08%	472	1281
6	43000	1030	706	10236	22.00%	24.49%	23.08%	23.09%	508	1377
7	45000	1080	605	10685	22.00%	24.49%	23.08%	23.08%	532	1441
8	47000	1130	504	11134	22.00%	24.49%	23.09%	23.09%	554	1505
9	50000	1200	671	11871	22.00%	24.49%	23.08%	23.09%	590	1601

**Festival Loan (FTL):**

S. No.	Loan Amount	FESTIVAL LOAN PRODUCT (Tenure - 6 Months)								
		Repayment Frequency - Bi-weekly (14 days)							Processing Fees	Insurance Charges
		1-12th Instalments	13th Instalment	Total Interest	IRR	EIR	APR	PF EIR		
1	6000	495	416	356	21.97%	25.86%	24.46%	25.84%	70	50

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

Applicable Regions	
Begusarai	Guwahati
Chapra	Tezpur
Muzaffarpur	Siliguri
Patna	Varanasi
Gaya	Allahabad
Katihar	Sultanpur

S. No.	Loan Amount	WATER LOAN PRODUCT (Tenure - 1 Year)								
		Repayment Frequency - Bi-weekly (14 days)							Processing Fees	Insurance Charges @ 1.6002%
		1-25th Instalments	26th Instalment	Total Interest	IRR	EIR	APR	PF EIR		
1	6000	265	61	686	21.98%	24.47%	24.07%	24.00%	70	97

S. No.	Loan Amount	SANITATION LOAN PRODUCT (Tenure - 1 Year)								
		Repayment Frequency - Bi-weekly (14 days)							Processing Fees	Insurance Charges @ 1.6002%
		1-25th Instalments	26th Instalment	Total Interest	IRR	EIR	APR	PF EIR		
1	15000	645	643	1768	22.00%	24.49%	24.03%	24.02%	178	241

### III. Product Category: Cross-Sell Loans

\*Note: Cross-Sell Products are mapped Region-wise

#### Solar Loan Product:

##### 1. Jugnu Solar Product

Applicable Regions	
Berhampur	Bilaspur
Durgapur	Raipur
Kolkata	Siliguri
Sambalpur	Katihar
Berhampur	Bilaspur
Durgapur	Raipur

S. No.	Product Category	Loan Amount	JUGNU SOLAR LOAN PRODUCT (Tenure - 6 Months)								Processing Fees	Insurance Charges
			Repayment Frequency - Bi-weekly (14 days)						EIR	PF EIR		
			1-11th Instalments	12th Instalment	Total Interest	IRR	APR	EIR				
1	SOLAR_LAMP_JUGNU	1750	160	84	94	22.00%	26.29%	24.49%	26.29%	22	15	
2	SOLAR_LAMP_JUGNU	2199	190	233	124	21.92%	26.00%	24.40%	26.00%	26	19	
3	Jugnu Solar 2 Bulb Home Lighting Solutions and Phone Charging System	2800	260	88	148	21.98%	26.33%	24.47%	26.30%	34	24	
4	Solar_Jugnu	3000	250	425	175	21.99%	25.95%	24.48%	25.95%	36	25	
5	Solar_Jugnu_Homelight	3999	360	257	218	22.00%	26.22%	24.49%	26.14%	48	34	



## 2. DLight Solar Product

Applicable Regions	
Allahabad	Sivasagar
Ballia	Sultanpur
Begusarai	Tezpur
Agartala	Varanasi
Chapra	Ranchi
Dhanbad	Ludhiana
Gaya	Jalandhar
Gorakhpur	Bhatinda
Guwahati	Ambala
Muzaffarpur	Hissar
Patna	Bangalore
Sambalpur	Chikkamagalur

S. No.	Product Category	Loan Amount	DLIGHT SOLAR LOAN PRODUCT (Tenure - 6 Months)								
			Repayment Frequency - Bi-weekly (14 days)							Processing Fees	Insurance Charges
			1-11th Instalments	12th Instalment	Total Interest	IRR	APR	EIR	PF EIR		
1	Solar Light	1595	125	317	97	21.87%	25.65%	24.33%	25.75%	18	14
2	Solar Light	2495	200	445	150	21.98%	25.82%	24.47%	25.87%	29	21
3	Solar Light	3195	285	235	175	21.92%	26.11%	24.39%	26.20%	38	27

S. No.	Product Category	Loan Amount	DLIGHT SOLAR LOAN PRODUCT (Tenure - 9 Months)								
			Repayment Frequency - Bi-weekly (14 days)							Processing Fees	Insurance Charges
			1-19th Instalments	20th Instalment	Total Interest	IRR	APR	EIR	PF EIR		
1	Solar Light	5595	310	205	500	21.97%	24.60%	24.45%	24.59%	66	90

### 3. Solar Sunking Solar Product

Applicable Regions: Jaipur

S. No.	Product Category	Loan Amount	SUNKING SOLAR LOAN PRODUCT (Tenure - 6 Months)								
			Repayment Frequency - Bi-weekly (14 days)							Processing Fees	Insurance Charges
			1-11th Instalments	12th Instalment	Total Interest	IRR	APR	EIR	PF EIR		
1	Solar_Sunking PECCOO 100	1099	100	58	59	21.89%	26.16%	24.36%	26.35%	13	10
2	Solar	1699	155	85	91	21.90%	26.17%	24.37%	26.27%	21	15
3	Solar (Green Light Planet)	2899	250	313	164	21.96%	26.02%	24.44%	26.07%	35	25

**Hero Cycle Loan Product:**

Applicable Regions	
Guwahati	Mathura
Tezpur	Aligarh
Sivasagar	Agra
Agartala	Allahabad
Siliguri	Ballia
Begusarai	Gorakhpur
Patna	Sultanpur
Gaya	Varanasi
Muzaffarpur	Bangalore
Chapra	Chikkamagalur
Katihar	Chennai
Sambalpur	Trichy
Berhampur	Madurai
Raipur	Durgapur
Bilaspur	Kolkata
Ambala	Ranchi
Ludhiana	Dhanbad
Jalandhar	Ahmedabad
Bathinda	Rajkot
Hisar	Bhopal
Hapur	Indore
Bulandshahr	Ratlam
Roorkee	Itarsi
Moradabad	Sagar
Bareilly	Jabalpur
Rudrapur	

S. No.	Product Category	Loan Amount	HERO CYCLE LOAN PRODUCT (Tenure - 6 Months)								Processing Fees	Insurance Charges
			Repayment Frequency - Bi-weekly (14 days)						PF EIR			
			1-11th Instalments	12th Instalment	Total Interest	IRR	APR	EIR				
1	Hero Cycle_Sundancer	4200	380	247	227	21.92%	26.16%	24.39%	26.25%	50	35	
2	SD 20T-Kids	4400	395	295	240	21.96%	26.17%	24.44%	26.07%	52	37	
3	Empress	4600	420	227	247	21.97%	26.25%	24.45%	26.19%	54	39	
4	Hero Cycle_Jet	4650	435	109	244	21.99%	26.37%	24.48%	26.34%	55	39	
5	Hero Cycle_MIG 26T	4650	435	109	244	21.99%	26.37%	24.48%	26.34%	55	39	
6	Hero Cycle_Royal Gold	4700	420	338	258	22.00%	26.19%	24.49%	26.11%	55	40	
7	Aiyana	4750	445	104	249	22.00%	26.39%	24.49%	26.40%	56	40	
8	MIG	4900	450	212	262	22.00%	26.30%	24.49%	26.18%	57	41	
9	Hero Cycle_Miss India Velvet	5000	460	207	267	22.00%	26.32%	24.50%	26.23%	60	42	

S. No.	Product Category	Loan Amount	HERO CYCLE LOAN PRODUCT (Tenure - 9 Months)								
			Repayment Frequency - Bi-weekly (14 days)							Processing Fees	Insurance Charges
			1-19th Instalments	20th Instalment	Total Interest	IRR	APR	EIR	PF EIR		
1	Hero Cycle	5250	295	108	463	22.00%	24.67%	24.49%	24.72%	63	85
2	Hero Cycle	5500	295	403	508	21.97%	24.52%	24.46%	24.52%	65	89

## Mobile Phone Loan Product:

Applicable Regions	
Hapur	Ambala
Bulandshahr	Ludhiana
Roorkee	Jalandhar
Moradabad	Bathinda
Bareilly	Hisar
Rudrapur	Jaipur

S. No.	Product Category	Loan Amount	MOBILE PHONE LOAN PRODUCT (Tenure - 9 Months)								Processing Fees	Insurance Charges
			Repayment Frequency - Bi-weekly (14 days)									
			1-19th Instalments	20th Instalment	Total Interest	IRR	APR	EIR	PF EIR			
1	Samsung Galaxy A10	5290	290	258	478	21.97%	24.57%	24.45%	24.60%	63	85	
2	Samsung A10s	8999	500	302	803	22.00%	24.63%	24.49%	24.68%	106	145	

## Home Appliances Loan Product:

Applicable Regions	
Mathura	Rajkot
Aligarh	Bhopal
Agra	Indore
Bangalore	Ratlam
Chikkamagalur	Itarsi
Chennai	Sagar
Trichy	Jabalpur
Madurai	Raipur
Ahmedabad	Bilaspur

S. No.	Product Category	Loan Amount	HOME APPLIANCES LOAN PRODUCT (Tenure - 6 Months)								Processing Fees	Insurance Charges
			Repayment Frequency - Bi-weekly (14 days)						EIR	PF EIR		
			1-11th Instalments	12th Instalment	Total Interest	IRR	APR	EIR				
1	Induction	1899	170	133	104	21.98%	26.19%	24.47%	26.18%	23	16	
2	Cooker	1899	170	133	104	21.98%	26.19%	24.47%	26.18%	23	16	
3	Cooker & Induction Combo	3699	320	388	209	21.99%	26.07%	24.48%	26.24%	43	31	