

SCNL LOAN PRODUCTS SUMMARY @ IRR 21.80% W.E.F. 20th October' 2020

***Note:**

- Lending Rate is 21.80%
- 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.

I. 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	10000	235	425	2410	21.80%	24.25%	22.86%	22.85%	118	321	

II. Income Generation Loan (Prarambh Loan)

S. No.	Loan Amount	IGL LOAN PRODUCT (Tenure - 1 Year)								Processing Fees	Insurance Charges
		Repayment Frequency - Bi-weekly (14 days)									
		1-25th Instalments	26th Instalment	Total Interest	IRR	EIR	APR	PF EIR			
1	8000	350	166	916	21.80%	24.25%	23.87%	23.85%	94	129	
2	10000	430	416	1166	21.79%	24.23%	23.82%	23.84%	118	161	
3	14000	610	360	1610	21.80%	24.25%	23.86%	23.85%	166	225	
4	17000	745	318	1943	21.80%	24.25%	23.88%	23.86%	200	273	
5	19000	820	707	2207	21.79%	24.24%	23.83%	23.82%	224	305	

S. No.	Loan Amount	IGL LOAN 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	21000	500	477	4977	21.80%	24.25%	22.88%	22.89%	248	673	
2	23000	550	369	5419	21.80%	24.24%	22.88%	22.86%	272	737	
3	25000	600	265	5865	21.80%	24.25%	22.89%	22.88%	296	801	
4	28000	670	424	6594	21.80%	24.25%	22.88%	22.89%	330	897	
5	30000	715	636	7101	21.80%	24.25%	22.88%	22.87%	354	961	

III. 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	581	7321	21.80%	24.24%	22.88%	22.87%	366	993
2	33000	790	474	7764	21.80%	24.24%	22.88%	22.87%	390	1057
3	35000	840	372	8212	21.80%	24.25%	22.89%	22.89%	414	1121
4	38000	910	528	8938	21.80%	24.24%	22.88%	22.89%	448	1217
5	40000	960	421	9381	21.80%	24.24%	22.88%	22.88%	472	1281
6	43000	1030	582	10112	21.80%	24.25%	22.88%	22.89%	508	1377
7	45000	1080	475	10555	21.80%	24.25%	22.88%	22.88%	532	1441
8	47000	1130	372	11002	21.80%	24.25%	22.89%	22.89%	554	1505
9	50000	1200	525	11725	21.80%	24.24%	22.88%	22.88%	590	1601

IV. Water & Sanitation Loans

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	54	679	21.78%	24.22%	23.87%	23.86%	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	650	485	1735	21.80%	24.24%	23.85%	23.83%	178	241

V. Jugnu Solar Product

JUGNU SOLAR LOAN PRODUCT (Tenure - 6 Months)											
S. No.	Product Category	Loan Amount	Repayment Frequency - Bi-weekly (14 days)							Processing Fees	Insurance Charges
			1-11th Instalments	12th Instalment	Total Interest	IRR	APR	EIR	PF EIR		
1	SOLAR_LAMP_JUGNU	1650	145	146	91	21.78%	25.91%	24.22%	26.30%	19	14
2	SOLAR_LAMP_JUGNU	1750	160	83	93	21.78%	26.07%	24.22%	26.11%	22	15
3	SOLAR_LAMP_JUGNU	2199	190	232	123	21.76%	25.83%	24.19%	25.78%	26	19
4	Jugnu Solar 2 Bulb Home Lighting Solutions and Phone Charging System	2800	255	144	149	21.73%	26.00%	24.16%	26.10%	34	24
5	Solar_Jugnu	3000	270	192	162	21.80%	26.02%	24.24%	25.95%	36	25
6	Solar_Jugnu_Homelight	3999	365	197	213	21.79%	26.07%	24.24%	26.00%	48	34

VI. DLight Solar Product

DLIGHT SOLAR LOAN PRODUCT (Tenure - 6 Months)											
S. No.	Product Category	Loan Amount	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	120	374	99	21.70%	25.37%	24.12%	25.62%	18	14
2	Solar Light	2495	200	443	148	21.71%	25.55%	24.13%	25.61%	29	21
3	Solar Light	3195	285	234	174	21.80%	25.99%	24.25%	26.01%	38	27
DLIGHT SOLAR LOAN PRODUCT (Tenure - 9 Months)											
S. No.	Product Category	Loan Amount	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	200	495	21.77%	24.40%	24.21%	24.39%	66	90

VII. Hero Cycle Loan Product

HERO CYCLE LOAN PRODUCT (Tenure - 6 Months)											
S. No.	Product Category	Loan Amount	Repayment Frequency - Bi-weekly (14 days)							Processing Fees	Insurance Charges
			1-11th Instalments	12th Instalment	Total Interest	IRR	APR	EIR	PF EIR		
1	Hero Cycle_Sundancer	4450	395	348	243	21.76%	26.08%	24.20%	26.07%	53	37
2	Hero Cycle_Sundancer	4600	420	225	245	21.80%	25.93%	24.24%	26.11%	54	39
HERO CYCLE LOAN PRODUCT (Tenure - 9 Months)											
S. No.	Product Category	Loan Amount	Repayment Frequency - Bi-weekly (14 days)							Processing Fees	Insurance Charges
			1-19th Instalments	20th Instalment	Total Interest	IRR	APR	EIR	PF EIR		
1	Empress	5000	280	14	446	21.77%	24.48%	24.21%	24.39%	60	81
2	Hero Cycle_Jet Gold	5000	285	19	443	21.77%	24.48%	24.21%	24.48%	60	81
3	Hero Cycle_MIG 26T RS	5050	280	176	446	21.75%	24.38%	24.18%	24.39%	61	81
4	Hero Cycle_Royal Gold	5050	285	78	443	21.75%	24.38%	24.18%	24.39%	61	81
5	Hero Cycle_MIG 26T RS	5200	275	457	482	21.77%	24.29%	24.21%	24.29%	62	84
6	Hero Cycle_Miss India Velvet	5600	290	619	529	21.76%	24.23%	24.20%	24.22%	66	90
7	Hero Cycle_Miss India Gold	5850	325	192	517	21.80%	24.44%	24.25%	24.41%	69	94
8	Hero Cycle_Miss India Gold	6000	325	369	544	21.80%	24.37%	24.24%	24.41%	70	97

VIII. Mobile Phone Loan Product

MOBILE PHONE LOAN PRODUCT (Tenure - 12 Months)											
S. No.	Product Category	Loan Amount	Repayment Frequency - Bi-weekly (14 days)							Processing Fees	Insurance Charges
			1-25th Instalments	26th Instalment	Total Interest	IRR	APR	EIR	PF EIR		
1	Samsung A10S	10999	465	678	1304	21.77%	24.20%	23.77%	23.80%	130	177

IX. Home Appliances Loan Product

HOME APPLIANCES LOAN PRODUCT (Tenure - 6 Months)											
S. No.	Product Category	Loan Amount	Repayment Frequency - Bi-weekly (14 days)							Processing Fees	Insurance Charges
			1-11th Instalments	12th Instalment	Total Interest	IRR	APR	EIR	PF EIR		
1	Induction	1999	155	416	122	21.78%	25.53%	24.23%	25.62%	24	17
2	Cooker	1999	155	416	122	21.78%	25.53%	24.23%	25.62%	24	17
3	Cooker & Induction Combo	3899	360	144	205	21.76%	26.09%	24.20%	26.14%	47	33

X. Appliances Loan Product

APPLIANCES LOAN PRODUCT (Tenure - 6 Months)											
S. No.	Product Category	Loan Amount	Repayment Frequency - Bi-weekly (14 days)							Processing Fees	Insurance Charges
			1-11th Instalments	12th Instalment	Total Interest	IRR	APR	EIR	PF EIR		
1	Prestige Induction	1999	155	416	122	21.78%	25.53%	24.23%	25.62%	24	17
2	Prestige Cooker	1999	155	416	122	21.78%	25.53%	24.23%	25.62%	24	17
3	Bajaj Tawa Combo	2099	170	353	124	21.78%	25.65%	24.23%	25.71%	25	18
4	Prestige Mixer Grinder	2899	235	485	171	21.77%	25.64%	24.21%	25.66%	35	25
5	Cooker & Induction Combo	3899	360	144	205	21.76%	26.09%	24.20%	26.12%	47	33