

New IRR is 21.63% w.e.f today i.e 16th January-2021 for all SCNL products

LOAN PRODUCT (TWO YEAR)--->IGL							
S. No.	Loan Amount	Bi-weekly (14 days)				Processing fee	Insurance fee
		1-51 Instal.	Last-52	Total Interest	IRR		
1	10000	235	397	2382	21.63%	118	321
2	12000	285	285	2820	21.63%	142	385
3	14000	330	496	3326	21.63%	166	449
4	16000	380	381	3761	21.63%	188	513
5	18000	430	271	4201	21.63%	212	577
6	20000	480	161	4641	21.63%	236	641

LOAN PRODUCT (TWO YEAR)--->IGL 2							
S. No.	Loan Amount	Bi-weekly (14 days)				Processing fee	Insurance fee
		1-51 Instal.	Last 52	Total Interest	IRR		
1	21000	505	107	4862	21.63%	248	673
2	23000	550	313	5363	21.63%	272	737
3	28000	670	350	6520	21.63%	330	897
4	25000	600	201	5801	21.63%	296	801
5	30000	715	560	7025	21.63%	354	961
6	26000	620	465	6085	21.63%	306	833
7	27000	650	92	6242	21.63%	318	865
8	29000	695	294	6739	21.63%	342	929

LOAN PRODUCT (TWO YEAR)--->LTL							
S. No.	Loan Amount	Bi-weekly (14 days)				Processing fee	Insurance fee
		1-51 Instal.	Last	Total Interest	IRR		
1	31000	740	506	7246	21.63%	366	993
2	32000	765	450	7465	21.63%	378	1025
3	33000	790	395	7685	21.63%	390	1057
4	34000	810	656	7966	21.63%	402	1089
5	35000	840	284	8124	21.63%	414	1121
6	36000	860	544	8404	21.63%	424	1153
7	37000	890	164	8554	21.63%	436	1185
8	38000	910	432	8842	21.63%	448	1217
9	39000	930	692	9122	21.63%	460	1249
10	40000	960	323	9283	21.63%	472	1281
11	41000	980	584	9564	21.63%	484	1313
12	42000	1010	207	9717	21.63%	496	1345
13	43000	1030	471	10001	21.63%	508	1377
14	44000	1050	738	10288	21.63%	520	1409
15	45000	1080	365	10445	21.63%	532	1441
16	47000	1130	254	10884	21.63%	554	1505
17	50000	1200	406	11606	21.63%	590	1601

Sanitation loan product								
Loan Amount	Product category	Product Duration	(BI Weekly-14 days)				Processing fees	Insurance Charges
			1-25th Instal.	26 Inst.	Total Interest	IRR		
15000	Sanitation	1 year	645	608	1733	21.63%	178	241

Dlight Solar loan product								
Loan Amount	Product category	Loan Duration	(BI Weekly-14 days)				Revised Processing fees	Insurance Charges
			1-11th Instal.	12th Inst.	Total Interest	IRR		
2295	Solar Light	6 months	200	221	126	21.63%	27	20
2595	Solar Light	6 months	220	321	146	21.63%	30	22
3995	Solar Light	9 months	200	581	386	21.63%	48	64
1595	Solar Light	6 months	145	84	84	21.63%	18	14

Dlight Solar loan product								
Loan Amount	Product category	Loan Duration	(BI Weekly-14 days)				Revised Processing fees	Insurance Charges
			1-11th Instal.	12th Inst.	Total Interest	IRR		
2799	Solar Lamp	6 months	240	315	156	21.63%	34	24

Appliance_Prestige								
Loan Amount	Product category	Loan Duration	(BI Weekly-14 days)				Revised Processing fees	Insurance Charges
			1-11th Instal.	12th Inst.	Total Interest	IRR		
3299	Appliance_Prestige	6 months	280	405	186	21.63%	39	28
2099	Appliance_Prestige	6 months	170	352	123	21.63%	25	18
1999	Home_Appliance	6 months	180	126	107	21.63%	24	17
2100	Home_Appliance	6 months	170	353	123	21.63%	25	18

Jugnu Solar loan product							
Loan Amount	Loan Duration	(BI Weekly-14 days)				Processing fees	Insurance Charges
		1-11th Instal.	12th Inst.	Total Interest	IRR		
1650	6 months	145	145	90	21.63%	19	14
2800	6 months	235	374	159	21.63%	34	24
3999	6 months	365	195	211	21.63%	48	34
2199	6 months	180	346	127	21.63%	26	19
1750	6 months	130	429	109	21.63%	22	15
3000	6 months	280	75	155	21.63%	36	25
1699	6 months	150	141	92	21.63%	21	15

LOAN PRODUCT (ONE YEAR)--->Samsung A10s						
Loan Amount	Bi-weekly (14 days)				Processing fee	Insurance fee
	1-25 Instal.	Last 26	Total Interest	IRR		
10999	470	527	1278	21.63%	130	177

LOAN PRODUCT (ONE YEAR)--->Samsung M01

Loan Amount	Bi-weekly (14 days)				Processing fee	Insurance fee
	1-25 Instal.	Last 26	Total Interest	IRR		
9499	415	203	1079	21.63%	113	153

Hero Cycle

Loan Amount	Product category	Loan Duration	(BI Weekly-14 days)				Revised Processing fees	Insurance Charges
			1- Instal.	last Inst.	Total Interest	IRR		
4850	Hero Cycle_Sundancer	6 months	415	143	273	21.63%	57	41
5050	Hero Cycle_Sundancer	9 months	280	173	443	21.63%	61	81
5550	MIG 26T RS	9 months	295	452	507	21.63%	66	89
6450	Miss India Gold	9 months	350	378	578	21.63%	77	104
5950	Hero Cycle_Miss India	9 months	320	408	538	21.63%	70	96
5750	MIG 26T RS	6 months	490	195	325	21.63%	68	48
5500	Empress	9 months	295	394	499	21.63%	65	89
5400	Jet Gold	9 months	295	276	481	21.63%	64	87

Water loan product

Loan Amount	Product category	Product Duration	(BI Weekly-14 days)				Processing fees	Insurance Charges
			1-25th Instal.	26 Inst.	Total Interest	IRR		
6000	Water	1 year	255	327	702	21.63%	70	97

PMSVANidhi loan product

Loan Amount	Product category	Product Duration	(BI Weekly-14 days)				Processing fees	Insurance Charges
			1-25th Instal.	26 Inst.	Total Interest	IRR		
10000	PMSVANidhi	1 year	430	404	1154	21.63%	118	161

(ONE AND HALF YEAR)

Loan Amount	Bi-weekly (14 days)				Processing fee	Insurance fee
	1-38 Instal.	Last 39	Total Interest	IRR		
15700	475	376	2726	21.63%	185	333
18700	570	258	3218	21.63%	221	396

Solar Power bank loan product

Loan Amount	Loan Duration	(BI Weekly-14 days)				Processing fees	Insurance Charges
		1-5th Instal.	6th Inst.	Total Interest	IRR		
799	3 months	115	250	26	21.63%	10	7

Festival loan product

Loan Amount	Product category	Product Duration	(BI Weekly-14 days)				Processing fees	Insurance Charges
			1-25th Instal.	26 Inst.	Total Interest	IRR		
6000	Festival	6 months	490	473	353	21.63%	70	50