



“SCNL follows a risk-based lending rate system, where the interest rates offered to our customers are determined based on the customer's vintage in our system. Wherever a borrower has a longer relationship with the company, the benefit of reduction in lending rates will be given. The initial interest rate offered to customers ranges between **21%** and **25%**. Subsequently, there is a reduction in lending rates not exceeding **0.30%** per cycle per annum.”

| PRODUCT STRUCTURE EFFECTIVE FROM 14TH APRIL 2024 |             |               |        |                     |                        |                     |
|--|-------------|---------------|--------|---------------------|------------------------|---------------------|
| PRODUCT CATEGORY                                 | LOAN AMOUNT | INTEREST RATE | TENURE | LOAN PROCESSING FEE | LOAN PROTECTION CHARGE | REPAYMENT FREQUENCY |
| IGL  | 10000       | 21% - 25%     | 12     | 75                  | 200                    | 14                  |
| IGL  | 11000       | 21% - 25%     | 12     | 83                  | 220                    | 14                  |
| IGL  | 12000       | 21% - 25%     | 12     | 90                  | 240                    | 14                  |
| IGL  | 13000       | 21% - 25%     | 12     | 98                  | 260                    | 14                  |
| IGL  | 14000       | 21% - 25%     | 12     | 105                 | 280                    | 14                  |
| IGL  | 15000       | 21% - 25%     | 12     | 113                 | 300                    | 14                  |
| IGL  | 16000       | 21% - 25%     | 12     | 120                 | 320                    | 14                  |
| IGL  | 17000       | 21% - 25%     | 12     | 128                 | 340                    | 14                  |
| IGL  | 18000       | 21% - 25%     | 12     | 135                 | 360                    | 14                  |
| IGL  | 19000       | 21% - 25%     | 12     | 143                 | 380                    | 14                  |
| IGL  | 20000       | 21% - 25%     | 12     | 150                 | 400                    | 14                  |
| IGL  | 21000       | 21% - 25%     | 12     | 158                 | 420                    | 14                  |
| IGL  | 22000       | 21% - 25%     | 12     | 165                 | 440                    | 14                  |
| IGL  | 23000       | 21% - 25%     | 12     | 173                 | 460                    | 14                  |
| IGL  | 24000       | 21% - 25%     | 12     | 180                 | 480                    | 14                  |
| IGL  | 25000       | 21% - 25%     | 12     | 188                 | 500                    | 14                  |

| PRODUCT STRUCTURE EFFECTIVE FROM 14TH APRIL 2024 |             |               |        |                     |                        |                     |
|--|-------------|---------------|--------|---------------------|------------------------|---------------------|
| PRODUCT CATEGORY                                 | LOAN AMOUNT | INTEREST RATE | TENURE | LOAN PROCESSING FEE | LOAN PROTECTION CHARGE | REPAYMENT FREQUENCY |
| IGL_24M  | 10000       | 21% - 25%     | 24     | 150                 | 400                    | 14                  |
| IGL_24M  | 11000       | 21% - 25%     | 24     | 165                 | 440                    | 14                  |
| IGL_24M  | 12000       | 21% - 25%     | 24     | 180                 | 480                    | 14                  |
| IGL_24M  | 13000       | 21% - 25%     | 24     | 195                 | 520                    | 14                  |
| IGL_24M  | 14000       | 21% - 25%     | 24     | 210                 | 560                    | 14                  |
| IGL_24M  | 15000       | 21% - 25%     | 24     | 225                 | 600                    | 14                  |
| IGL_24M  | 16000       | 21% - 25%     | 24     | 240                 | 640                    | 14                  |
| IGL_24M  | 17000       | 21% - 25%     | 24     | 255                 | 680                    | 14                  |
| IGL_24M  | 18000       | 21% - 25%     | 24     | 270                 | 720                    | 14                  |
| IGL_24M  | 19000       | 21% - 25%     | 24     | 285                 | 760                    | 14                  |
| IGL_24M  | 20000       | 21% - 25%     | 24     | 300                 | 800                    | 14                  |
| IGL_24M  | 21000       | 21% - 25%     | 24     | 315                 | 840                    | 14                  |
| IGL_24M  | 22000       | 21% - 25%     | 24     | 330                 | 880                    | 14                  |

|         |       |           |    |     |      |    |
|---------|-------|-----------|----|-----|------|----|
| IGL_24M | 23000 | 21% - 25% | 24 | 345 | 920  | 14 |
| IGL_24M | 24000 | 21% - 25% | 24 | 360 | 960  | 14 |
| IGL_24M | 25000 | 21% - 25% | 24 | 375 | 1000 | 14 |
| IGL_24M | 26000 | 21% - 25% | 24 | 390 | 1040 | 14 |
| IGL_24M | 27000 | 21% - 25% | 24 | 405 | 1080 | 14 |
| IGL_24M | 28000 | 21% - 25% | 24 | 420 | 1120 | 14 |
| IGL_24M | 29000 | 21% - 25% | 24 | 435 | 1160 | 14 |
| IGL_24M | 30000 | 21% - 25% | 24 | 450 | 1200 | 14 |
| IGL_24M | 31000 | 21% - 25% | 24 | 465 | 1240 | 14 |
| IGL_24M | 32000 | 21% - 25% | 24 | 480 | 1280 | 14 |
| IGL_24M | 33000 | 21% - 25% | 24 | 495 | 1320 | 14 |
| IGL_24M | 34000 | 21% - 25% | 24 | 510 | 1360 | 14 |
| IGL_24M | 35000 | 21% - 25% | 24 | 525 | 1400 | 14 |
| IGL_24M | 36000 | 21% - 25% | 24 | 540 | 1440 | 14 |
| IGL_24M | 37000 | 21% - 25% | 24 | 555 | 1480 | 14 |
| IGL_24M | 38000 | 21% - 25% | 24 | 570 | 1520 | 14 |
| IGL_24M | 39000 | 21% - 25% | 24 | 585 | 1560 | 14 |
| IGL_24M | 40000 | 21% - 25% | 24 | 600 | 1600 | 14 |
| IGL_24M | 41000 | 21% - 25% | 24 | 615 | 1640 | 14 |
| IGL_24M | 42000 | 21% - 25% | 24 | 630 | 1680 | 14 |
| IGL_24M | 43000 | 21% - 25% | 24 | 645 | 1720 | 14 |
| IGL_24M | 44000 | 21% - 25% | 24 | 660 | 1760 | 14 |
| IGL_24M | 45000 | 21% - 25% | 24 | 675 | 1800 | 14 |

| PRODUCT STRUCTURE EFFECTIVE FROM 14TH APRIL 2024 |             |               |        |                     |                        |                     |
|--|-------------|---------------|--------|---------------------|------------------------|---------------------|
| PRODUCT CATEGORY                                 | LOAN AMOUNT | INTEREST RATE | TENURE | LOAN PROCESSING FEE | LOAN PROTECTION CHARGE | REPAYMENT FREQUENCY |
| LTL  | 31000       | 21% - 25%     | 24     | 465                 | 1240                   | 14                  |
| LTL  | 32000       | 21% - 25%     | 24     | 480                 | 1280                   | 14                  |
| LTL  | 33000       | 21% - 25%     | 24     | 495                 | 1320                   | 14                  |
| LTL  | 34000       | 21% - 25%     | 24     | 510                 | 1360                   | 14                  |
| LTL  | 35000       | 21% - 25%     | 24     | 525                 | 1400                   | 14                  |
| LTL  | 36000       | 21% - 25%     | 24     | 540                 | 1440                   | 14                  |
| LTL  | 37000       | 21% - 25%     | 24     | 555                 | 1480                   | 14                  |
| LTL  | 38000       | 21% - 25%     | 24     | 570                 | 1520                   | 14                  |
| LTL  | 39000       | 21% - 25%     | 24     | 585                 | 1560                   | 14                  |
| LTL  | 40000       | 21% - 25%     | 24     | 600                 | 1600                   | 14                  |
| LTL  | 41000       | 21% - 25%     | 24     | 615                 | 1640                   | 14                  |
| LTL  | 42000       | 21% - 25%     | 24     | 630                 | 1680                   | 14                  |
| LTL  | 43000       | 21% - 25%     | 24     | 645                 | 1720                   | 14                  |
| LTL  | 44000       | 21% - 25%     | 24     | 660                 | 1760                   | 14                  |
| LTL  | 45000       | 21% - 25%     | 24     | 675                 | 1800                   | 14                  |

|     |       |           |    |      |      |    |
|-----|-------|-----------|----|------|------|----|
| LTL | 46000 | 21% - 25% | 24 | 690  | 1840 | 14 |
| LTL | 47000 | 21% - 25% | 24 | 705  | 1880 | 14 |
| LTL | 48000 | 21% - 25% | 24 | 720  | 1920 | 14 |
| LTL | 49000 | 21% - 25% | 24 | 735  | 1960 | 14 |
| LTL | 50000 | 21% - 25% | 24 | 750  | 2000 | 14 |
| LTL | 51000 | 21% - 25% | 24 | 765  | 2040 | 14 |
| LTL | 52000 | 21% - 25% | 24 | 780  | 2080 | 14 |
| LTL | 53000 | 21% - 25% | 24 | 795  | 2120 | 14 |
| LTL | 54000 | 21% - 25% | 24 | 810  | 2160 | 14 |
| LTL | 55000 | 21% - 25% | 24 | 825  | 2200 | 14 |
| LTL | 56000 | 21% - 25% | 24 | 840  | 2240 | 14 |
| LTL | 57000 | 21% - 25% | 24 | 855  | 2280 | 14 |
| LTL | 58000 | 21% - 25% | 24 | 870  | 2320 | 14 |
| LTL | 59000 | 21% - 25% | 24 | 885  | 2360 | 14 |
| LTL | 60000 | 21% - 25% | 24 | 900  | 2400 | 14 |
| LTL | 61000 | 21% - 25% | 24 | 915  | 2440 | 14 |
| LTL | 62000 | 21% - 25% | 24 | 930  | 2480 | 14 |
| LTL | 63000 | 21% - 25% | 24 | 945  | 2520 | 14 |
| LTL | 64000 | 21% - 25% | 24 | 960  | 2560 | 14 |
| LTL | 65000 | 21% - 25% | 24 | 975  | 2600 | 14 |
| LTL | 66000 | 21% - 25% | 24 | 990  | 2640 | 14 |
| LTL | 67000 | 21% - 25% | 24 | 1005 | 2680 | 14 |
| LTL | 68000 | 21% - 25% | 24 | 1020 | 2720 | 14 |
| LTL | 69000 | 21% - 25% | 24 | 1035 | 2760 | 14 |
| LTL | 70000 | 21% - 25% | 24 | 1050 | 2800 | 14 |
| LTL | 71000 | 21% - 25% | 24 | 1065 | 2840 | 14 |
| LTL | 72000 | 21% - 25% | 24 | 1080 | 2880 | 14 |
| LTL | 73000 | 21% - 25% | 24 | 1095 | 2920 | 14 |
| LTL | 74000 | 21% - 25% | 24 | 1110 | 2960 | 14 |
| LTL | 75000 | 21% - 25% | 24 | 1125 | 3000 | 14 |
| LTL | 76000 | 21% - 25% | 24 | 1140 | 3040 | 14 |
| LTL | 77000 | 21% - 25% | 24 | 1155 | 3080 | 14 |
| LTL | 78000 | 21% - 25% | 24 | 1170 | 3120 | 14 |
| LTL | 79000 | 21% - 25% | 24 | 1185 | 3160 | 14 |
| LTL | 80000 | 21% - 25% | 24 | 1200 | 3200 | 14 |

| PRODUCT STRUCTURE EFFECTIVE FROM 14TH APRIL 2024 |             |               |        |                     |                        |                     |
|--|-------------|---------------|--------|---------------------|------------------------|---------------------|
| PRODUCT CATEGORY                                 | LOAN AMOUNT | INTEREST RATE | TENURE | LOAN PROCESSING FEE | LOAN PROTECTION CHARGE | REPAYMENT FREQUENCY |
| LTL  | 31000       | 21% - 25%     | 30     | 465                 | 1550                   | 14                  |
| LTL  | 32000       | 21% - 25%     | 30     | 480                 | 1600                   | 14                  |
| LTL  | 33000       | 21% - 25%     | 30     | 495                 | 1650                   | 14                  |

|     |       |           |    |      |      |    |
|-----|-------|-----------|----|------|------|----|
| LTL | 34000 | 21% - 25% | 30 | 510  | 1700 | 14 |
| LTL | 35000 | 21% - 25% | 30 | 525  | 1750 | 14 |
| LTL | 36000 | 21% - 25% | 30 | 540  | 1800 | 14 |
| LTL | 37000 | 21% - 25% | 30 | 555  | 1850 | 14 |
| LTL | 38000 | 21% - 25% | 30 | 570  | 1900 | 14 |
| LTL | 39000 | 21% - 25% | 30 | 585  | 1950 | 14 |
| LTL | 40000 | 21% - 25% | 30 | 600  | 2000 | 14 |
| LTL | 41000 | 21% - 25% | 30 | 615  | 2050 | 14 |
| LTL | 42000 | 21% - 25% | 30 | 630  | 2100 | 14 |
| LTL | 43000 | 21% - 25% | 30 | 645  | 2150 | 14 |
| LTL | 44000 | 21% - 25% | 30 | 660  | 2200 | 14 |
| LTL | 45000 | 21% - 25% | 30 | 675  | 2250 | 14 |
| LTL | 46000 | 21% - 25% | 30 | 690  | 2300 | 14 |
| LTL | 47000 | 21% - 25% | 30 | 705  | 2350 | 14 |
| LTL | 48000 | 21% - 25% | 30 | 720  | 2400 | 14 |
| LTL | 49000 | 21% - 25% | 30 | 735  | 2450 | 14 |
| LTL | 50000 | 21% - 25% | 30 | 750  | 2501 | 14 |
| LTL | 51000 | 21% - 25% | 30 | 765  | 2551 | 14 |
| LTL | 52000 | 21% - 25% | 30 | 780  | 2601 | 14 |
| LTL | 53000 | 21% - 25% | 30 | 795  | 2651 | 14 |
| LTL | 54000 | 21% - 25% | 30 | 810  | 2701 | 14 |
| LTL | 55000 | 21% - 25% | 30 | 825  | 2751 | 14 |
| LTL | 56000 | 21% - 25% | 30 | 840  | 2801 | 14 |
| LTL | 57000 | 21% - 25% | 30 | 855  | 2851 | 14 |
| LTL | 58000 | 21% - 25% | 30 | 870  | 2901 | 14 |
| LTL | 59000 | 21% - 25% | 30 | 885  | 2951 | 14 |
| LTL | 60000 | 21% - 25% | 30 | 900  | 3001 | 14 |
| LTL | 61000 | 21% - 25% | 30 | 915  | 3051 | 14 |
| LTL | 62000 | 21% - 25% | 30 | 930  | 3101 | 14 |
| LTL | 63000 | 21% - 25% | 30 | 945  | 3151 | 14 |
| LTL | 64000 | 21% - 25% | 30 | 960  | 3201 | 14 |
| LTL | 65000 | 21% - 25% | 30 | 975  | 3251 | 14 |
| LTL | 66000 | 21% - 25% | 30 | 990  | 3301 | 14 |
| LTL | 67000 | 21% - 25% | 30 | 1005 | 3351 | 14 |
| LTL | 68000 | 21% - 25% | 30 | 1020 | 3401 | 14 |
| LTL | 69000 | 21% - 25% | 30 | 1035 | 3451 | 14 |
| LTL | 70000 | 21% - 25% | 30 | 1050 | 3501 | 14 |
| LTL | 71000 | 21% - 25% | 30 | 1065 | 3551 | 14 |
| LTL | 72000 | 21% - 25% | 30 | 1080 | 3601 | 14 |
| LTL | 73000 | 21% - 25% | 30 | 1095 | 3651 | 14 |
| LTL | 74000 | 21% - 25% | 30 | 1110 | 3701 | 14 |
| LTL | 75000 | 21% - 25% | 30 | 1125 | 3751 | 14 |
| LTL | 76000 | 21% - 25% | 30 | 1140 | 3801 | 14 |

|     |       |           |    |      |      |    |
|-----|-------|-----------|----|------|------|----|
| LTL | 77000 | 21% - 25% | 30 | 1155 | 3851 | 14 |
| LTL | 78000 | 21% - 25% | 30 | 1170 | 3901 | 14 |
| LTL | 79000 | 21% - 25% | 30 | 1185 | 3951 | 14 |
| LTL | 80000 | 21% - 25% | 30 | 1200 | 4001 | 14 |
| LTL | 81000 | 21% - 25% | 30 | 1215 | 4051 | 14 |
| LTL | 82000 | 21% - 25% | 30 | 1230 | 4101 | 14 |
| LTL | 83000 | 21% - 25% | 30 | 1245 | 4151 | 14 |
| LTL | 84000 | 21% - 25% | 30 | 1260 | 4201 | 14 |
| LTL | 85000 | 21% - 25% | 30 | 1275 | 4251 | 14 |
| LTL | 86000 | 21% - 25% | 30 | 1290 | 4301 | 14 |
| LTL | 87000 | 21% - 25% | 30 | 1305 | 4351 | 14 |
| LTL | 88000 | 21% - 25% | 30 | 1320 | 4401 | 14 |
| LTL | 89000 | 21% - 25% | 30 | 1335 | 4451 | 14 |
| LTL | 90000 | 21% - 25% | 30 | 1350 | 4501 | 14 |

| PRODUCT STRUCTURE EFFECTIVE FROM 14TH APRIL 2024 |             |               |        |                     |                        |                     |
|--|-------------|---------------|--------|---------------------|------------------------|---------------------|
| PRODUCT CATEGORY                                 | LOAN AMOUNT | INTEREST RATE | TENURE | LOAN PROCESSING FEE | LOAN PROTECTION CHARGE | REPAYMENT FREQUENCY |
| MVL  | 10000       | 21% - 25%     | 24     | 150                 | 400                    | 14                  |
| MVL  | 10000       | 21% - 25%     | 30     | 150                 | 500                    | 14                  |
| MVL  | 11000       | 21% - 25%     | 24     | 165                 | 440                    | 14                  |
| MVL  | 11000       | 21% - 25%     | 30     | 165                 | 550                    | 14                  |
| MVL  | 12000       | 21% - 25%     | 24     | 180                 | 480                    | 14                  |
| MVL  | 12000       | 21% - 25%     | 30     | 180                 | 600                    | 14                  |
| MVL  | 13000       | 21% - 25%     | 24     | 195                 | 520                    | 14                  |
| MVL  | 13000       | 21% - 25%     | 30     | 195                 | 650                    | 14                  |
| MVL  | 14000       | 21% - 25%     | 24     | 210                 | 560                    | 14                  |
| MVL  | 14000       | 21% - 25%     | 30     | 210                 | 700                    | 14                  |
| MVL  | 15000       | 21% - 25%     | 24     | 225                 | 600                    | 14                  |
| MVL  | 15000       | 21% - 25%     | 30     | 225                 | 750                    | 14                  |

| PRODUCT STRUCTURE EFFECTIVE FROM 14TH APRIL 2024 |             |               |        |                     |                        |                     |
|--|-------------|---------------|--------|---------------------|------------------------|---------------------|
| PRODUCT CATEGORY                                 | LOAN AMOUNT | INTEREST RATE | TENURE | LOAN PROCESSING FEE | LOAN PROTECTION CHARGE | REPAYMENT FREQUENCY |
| WATER  | 10000       | 21% - 25%     | 12     | 75                  | 200                    | 14                  |
| TOILET IMPROVEMENT                               | 15000       | 21% - 25%     | 12     | 113                 | 300                    | 14                  |
| TOILET CONSTRUCTION                              | 20000       | 21% - 25%     | 12     | 150                 | 400                    | 14                  |
| WATER & SANITATION COMBO                         | 35000       | 21% - 25%     | 24     | 525                 | 1400                   | 14                  |