

“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 AS ON 6 TH JUNE 2025							
PRODUCT CATEGORY	LOAN AMOUNT	INTEREST RATE	TENURE	EPI (Calculated keeping the ROI @24.98%)	LOAN PROCESSING FEE	LOAN PROTECTION CHARGE	REPAYMENT FREQUENCY
IGL	10000	21% - 25%	12	440	75	200	14
IGL	11000	21% - 25%	12	480	83	220	14
IGL	12000	21% - 25%	12	525	90	240	14
IGL	13000	21% - 25%	12	570	98	260	14
IGL	14000	21% - 25%	12	615	105	280	14
IGL	15000	21% - 25%	12	655	113	300	14
IGL	16000	21% - 25%	12	700	120	320	14
IGL	17000	21% - 25%	12	745	128	340	14
IGL	18000	21% - 25%	12	790	135	360	14
IGL	19000	21% - 25%	12	830	143	380	14
IGL	20000	21% - 25%	12	875	150	400	14
IGL	21000	21% - 25%	12	920	158	420	14
IGL	22000	21% - 25%	12	960	165	440	14
IGL	23000	21% - 25%	12	1005	173	460	14
IGL	24000	21% - 25%	12	1050	180	480	14
IGL	25000	21% - 25%	12	1095	188	500	14
IGL	26000	21% - 25%	12	1135	195	520	14
IGL	27000	21% - 25%	12	1180	202.5	540	14
IGL	28000	21% - 25%	12	1225	210	560	14
IGL	29000	21% - 25%	12	1270	217.5	580	14
IGL	30000	21% - 25%	12	1310	225	600	14
IGL	10000	21% - 25%	24	250	150	400	14
IGL	11000	21% - 25%	24	270	165	440	14
IGL	12000	21% - 25%	24	295	180	480	14
IGL	13000	21% - 25%	24	320	195	520	14
IGL	14000	21% - 25%	24	345	210	560	14
IGL	15000	21% - 25%	24	370	225	600	14
IGL	16000	21% - 25%	24	395	240	640	14
IGL	17000	21% - 25%	24	420	255	680	14
IGL	18000	21% - 25%	24	445	270	720	14
IGL	19000	21% - 25%	24	470	285	760	14
IGL	20000	21% - 25%	24	495	300	800	14

IGL	21000	21% - 25%	24	515	315	840	14
IGL	22000	21% - 25%	24	540	330	880	14
IGL	23000	21% - 25%	24	565	345	920	14
IGL	24000	21% - 25%	24	590	360	960	14
IGL	25000	21% - 25%	24	615	375	1000	14
IGL	26000	21% - 25%	24	640	390	1040	14
IGL	27000	21% - 25%	24	665	405	1080	14
IGL	28000	21% - 25%	24	690	420	1120	14
IGL	29000	21% - 25%	24	715	435	1160	14
IGL	30000	21% - 25%	24	740	450	1200	14
IGL	31000	21% - 25%	24	760	465	1240	14
IGL	32000	21% - 25%	24	785	480	1280	14
IGL	33000	21% - 25%	24	810	495	1320	14
IGL	34000	21% - 25%	24	835	510	1360	14
IGL	35000	21% - 25%	24	860	525	1400	14
IGL	36000	21% - 25%	24	885	540	1440	14
IGL	37000	21% - 25%	24	910	555	1480	14
IGL	38000	21% - 25%	24	935	570	1520	14
IGL	39000	21% - 25%	24	960	585	1560	14
IGL	40000	21% - 25%	24	985	600	1600	14
IGL	41000	21% - 25%	24	1005	615	1640	14
IGL	42000	21% - 25%	24	1030	630	1680	14
IGL	43000	21% - 25%	24	1055	645	1720	14
IGL	44000	21% - 25%	24	1080	660	1760	14
IGL	45000	21% - 25%	24	1105	675	1800	14
IGL	46000	21% - 25%	24	1130	690	1840	14
IGL	47000	21% - 25%	24	1155	705	1880	14
IGL	48000	21% - 25%	24	1180	720	1920	14
IGL	49000	21% - 25%	24	1205	735	1960	14
IGL	50000	21% - 25%	24	1230	750	2000	14

PRODUCT STRUCTURE AS ON 6 TH JUNE 2025							
PRODUCT CATEGORY	LOAN AMOUNT	INTEREST RATE	TENURE	EPI (Calculated keeping the ROI @24.98%)	LOAN PROCESSING FEE	LOAN PROTECTION CHARGE	REPAYMENT FREQUENCY
LTL	31000	21% - 25%	24	760	465	1240	14
LTL	32000	21% - 25%	24	785	480	1280	14
LTL	33000	21% - 25%	24	810	495	1320	14
LTL	34000	21% - 25%	24	835	510	1360	14
LTL	35000	21% - 25%	24	860	525	1400	14
LTL	36000	21% - 25%	24	885	540	1440	14

LTL	37000	21% - 25%	24	910	555	1480	14
LTL	38000	21% - 25%	24	935	570	1520	14
LTL	39000	21% - 25%	24	960	585	1560	14
LTL	40000	21% - 25%	24	985	600	1600	14
LTL	41000	21% - 25%	24	1005	615	1640	14
LTL	42000	21% - 25%	24	1030	630	1680	14
LTL	43000	21% - 25%	24	1055	645	1720	14
LTL	44000	21% - 25%	24	1080	660	1760	14
LTL	45000	21% - 25%	24	1105	675	1800	14
LTL	46000	21% - 25%	24	1130	690	1840	14
LTL	47000	21% - 25%	24	1155	705	1880	14
LTL	48000	21% - 25%	24	1180	720	1920	14
LTL	49000	21% - 25%	24	1205	735	1960	14
LTL	50000	21% - 25%	24	1230	750	2000	14
LTL	51000	21% - 25%	24	1250	765	2040	14
LTL	52000	21% - 25%	24	1275	780	2080	14
LTL	53000	21% - 25%	24	1300	795	2120	14
LTL	54000	21% - 25%	24	1325	810	2160	14
LTL	55000	21% - 25%	24	1350	825	2200	14
LTL	56000	21% - 25%	24	1375	840	2240	14
LTL	57000	21% - 25%	24	1400	855	2280	14
LTL	58000	21% - 25%	24	1425	870	2320	14
LTL	59000	21% - 25%	24	1450	885	2360	14
LTL	60000	21% - 25%	24	1475	900	2400	14
LTL	61000	21% - 25%	24	1495	915	2440	14
LTL	62000	21% - 25%	24	1520	930	2480	14
LTL	63000	21% - 25%	24	1545	945	2520	14
LTL	64000	21% - 25%	24	1570	960	2560	14
LTL	65000	21% - 25%	24	1595	975	2600	14
LTL	66000	21% - 25%	24	1620	990	2640	14
LTL	67000	21% - 25%	24	1645	1005	2680	14
LTL	68000	21% - 25%	24	1670	1020	2720	14
LTL	69000	21% - 25%	24	1695	1035	2760	14
LTL	70000	21% - 25%	24	1720	1050	2800	14
LTL	31000	21% - 25%	30	645	465	1550	14
LTL	32000	21% - 25%	30	665	480	1600	14
LTL	33000	21% - 25%	30	685	495	1650	14
LTL	34000	21% - 25%	30	710	510	1700	14
LTL	35000	21% - 25%	30	730	525	1750	14
LTL	36000	21% - 25%	30	750	540	1800	14
LTL	37000	21% - 25%	30	770	555	1850	14
LTL	38000	21% - 25%	30	790	570	1900	14
LTL	39000	21% - 25%	30	810	585	1950	14

LTL	40000	21% - 25%	30	830	600	2000	14
LTL	41000	21% - 25%	30	855	615	2050	14
LTL	42000	21% - 25%	30	875	630	2100	14
LTL	43000	21% - 25%	30	895	645	2150	14
LTL	44000	21% - 25%	30	915	660	2200	14
LTL	45000	21% - 25%	30	935	675	2250	14
LTL	46000	21% - 25%	30	955	690	2300	14
LTL	47000	21% - 25%	30	975	705	2350	14
LTL	48000	21% - 25%	30	1000	720	2400	14
LTL	49000	21% - 25%	30	1020	735	2450	14
LTL	50000	21% - 25%	30	1040	750	2501	14
LTL	51000	21% - 25%	30	1060	765	2551	14
LTL	52000	21% - 25%	30	1080	780	2601	14
LTL	53000	21% - 25%	30	1100	795	2651	14
LTL	54000	21% - 25%	30	1120	810	2701	14
LTL	55000	21% - 25%	30	1145	825	2751	14
LTL	56000	21% - 25%	30	1165	840	2801	14
LTL	57000	21% - 25%	30	1185	855	2851	14
LTL	58000	21% - 25%	30	1205	870	2901	14
LTL	59000	21% - 25%	30	1225	885	2951	14
LTL	60000	21% - 25%	30	1245	900	3001	14
LTL	61000	21% - 25%	30	1270	915	3051	14
LTL	62000	21% - 25%	30	1290	930	3101	14
LTL	63000	21% - 25%	30	1310	945	3151	14
LTL	64000	21% - 25%	30	1330	960	3201	14
LTL	65000	21% - 25%	30	1350	975	3251	14
LTL	66000	21% - 25%	30	1370	990	3301	14
LTL	67000	21% - 25%	30	1390	1005	3351	14
LTL	68000	21% - 25%	30	1415	1020	3401	14
LTL	69000	21% - 25%	30	1435	1035	3451	14
LTL	70000	21% - 25%	30	1455	1050	3501	14
LTL	71000	21% - 25%	30	1475	1065	3551	14
LTL	72000	21% - 25%	30	1495	1080	3601	14
LTL	73000	21% - 25%	30	1515	1095	3651	14
LTL	74000	21% - 25%	30	1535	1110	3701	14
LTL	75000	21% - 25%	30	1560	1125	3751	14
LTL	76000	21% - 25%	30	1580	1140	3801	14
LTL	77000	21% - 25%	30	1600	1155	3851	14
LTL	78000	21% - 25%	30	1620	1170	3901	14
LTL	79000	21% - 25%	30	1640	1185	3951	14
LTL	80000	21% - 25%	30	1660	1200	4001	14
LTL	81000	21% - 25%	30	1680	1215	4051	14
LTL	82000	21% - 25%	30	1705	1230	4101	14

LTL	83000	21% - 25%	30	1725	1245	4151	14
LTL	84000	21% - 25%	30	1745	1260	4201	14
LTL	85000	21% - 25%	30	1765	1275	4251	14
LTL	86000	21% - 25%	30	1785	1290	4301	14
LTL	87000	21% - 25%	30	1805	1305	4351	14
LTL	88000	21% - 25%	30	1830	1320	4401	14
LTL	89000	21% - 25%	30	1850	1335	4451	14
LTL	90000	21% - 25%	30	1870	1350	4501	14

PRODUCT STRUCTURE AS ON 6 TH JUNE 2025							
PRODUCT CATEGORY	LOAN AMOUNT	INTEREST RATE	TENURE	EPI (Calculated keeping the ROI @24.98 %)	LOAN PROCESSING FEE	LOAN PROTECTION CHARGE	REPAYMENT FREQUENCY
WATER	10000	21% - 25%	12	440	75	200	14
TOILET IMPROVEMENT	15000	21% - 25%	12	655	113	300	14
TOILET CONSTRUCTION	20000	21% - 25%	12	875	150	400	14
WATER & SANITATION COMBO	35000	21% - 25%	24	860	525	1400	14