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. For new customers, the applicable rate of interest is fixed at **27.95%**. For cycle 2 customers, a benefit of **3.12%** is given and the customer is entitled to avail loan at **24.83%**. From cycle 3 onwards, there will be a reduction of **0.15%** from the interest rate of the previously disbursed main loan.

| PRODUCT STRUCTURE AS 17th AUGUST 2025 | | | | | | | |
|---|---|---|---|---|---|---|---|
| PRODUCT CATEGORY | LOAN AMOUNT | R.O.I (%) | TENURE (IN MONTHS) | EQUATED PERIODIC INSTALMENT | PROCESSING FEE | LOAN PROTECTION CHARGE | REPAYMENT FREQUENCY |
| IGL | 10000 | 27.95% | 12 | 450 | 75 | 200 | 14 Days |
| IGL | 11000 | 27.95% | 12 | 490 | 83 | 220 | 14 Days |
| IGL | 12000 | 27.95% | 12 | 540 | 90 | 240 | 14 Days |
| IGL | 13000 | 27.95% | 12 | 580 | 98 | 260 | 14 Days |
| IGL | 14000 | 27.95% | 12 | 630 | 105 | 280 | 14 Days |
| IGL | 15000 | 27.95% | 12 | 670 | 113 | 300 | 14 Days |
| IGL | 16000 | 27.95% | 12 | 710 | 120 | 320 | 14 Days |
| IGL | 17000 | 27.95% | 12 | 760 | 128 | 340 | 14 Days |
| IGL | 18000 | 27.95% | 12 | 800 | 135 | 360 | 14 Days |
| IGL | 19000 | 27.95% | 12 | 850 | 143 | 380 | 14 Days |
| IGL | 20000 | 27.95% | 12 | 890 | 150 | 400 | 14 Days |
| IGL | 21000 | 27.95% | 12 | 940 | 158 | 420 | 14 Days |
| IGL | 22000 | 27.95% | 12 | 980 | 165 | 440 | 14 Days |
| IGL | 23000 | 27.95% | 12 | 1020 | 173 | 460 | 14 Days |
| IGL | 24000 | 27.95% | 12 | 1070 | 180 | 480 | 14 Days |
| IGL | 25000 | 27.95% | 12 | 1110 | 188 | 500 | 14 Days |
| IGL | 26000 | 27.95% | 12 | 1160 | 195 | 520 | 14 Days |
| IGL | 27000 | 27.95% | 12 | 1200 | 203 | 540 | 14 Days |
| IGL | 28000 | 27.95% | 12 | 1250 | 210 | 560 | 14 Days |
| IGL | 29000 | 27.95% | 12 | 1290 | 218 | 580 | 14 Days |
| IGL | 30000 | 27.95% | 12 | 1330 | 225 | 600 | 14 Days |
| IGL | 10000 | 27.95% | 24 | 260 | 150 | 400 | 14 Days |
| IGL | 11000 | 27.95% | 24 | 280 | 165 | 440 | 14 Days |
| IGL | 12000 | 27.95% | 24 | 310 | 180 | 480 | 14 Days |
| IGL | 13000 | 27.95% | 24 | 330 | 195 | 520 | 14 Days |
| IGL | 14000 | 27.95% | 24 | 360 | 210 | 560 | 14 Days |
| IGL | 15000 | 27.95% | 24 | 380 | 225 | 600 | 14 Days |
| IGL | 16000 | 27.95% | 24 | 410 | 240 | 640 | 14 Days |
| IGL | 17000 | 27.95% | 24 | 430 | 255 | 680 | 14 Days |
| IGL | 18000 | 27.95% | 24 | 460 | 270 | 720 | 14 Days |
| IGL | 19000 | 27.95% | 24 | 480 | 285 | 760 | 14 Days |
| IGL | 20000 | 27.95% | 24 | 510 | 300 | 800 | 14 Days |
| IGL | 21000 | 27.95% | 24 | 530 | 315 | 840 | 14 Days |
| IGL | 22000 | 27.95% | 24 | 560 | 330 | 880 | 14 Days |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| IGL | 23000 | 27.95% | 24 | 580 | 345 | 920 | 14 Days |
| IGL | 24000 | 27.95% | 24 | 610 | 360 | 960 | 14 Days |
| IGL | 25000 | 27.95% | 24 | 640 | 375 | 1000 | 14 Days |
| IGL | 26000 | 27.95% | 24 | 660 | 390 | 1040 | 14 Days |
| IGL | 27000 | 27.95% | 24 | 690 | 405 | 1080 | 14 Days |
| IGL | 28000 | 27.95% | 24 | 710 | 420 | 1120 | 14 Days |
| IGL | 29000 | 27.95% | 24 | 740 | 435 | 1160 | 14 Days |
| IGL | 30000 | 27.95% | 24 | 760 | 450 | 1200 | 14 Days |
| IGL | 31000 | 27.95% | 24 | 790 | 465 | 1240 | 14 Days |
| IGL | 32000 | 27.95% | 24 | 810 | 480 | 1280 | 14 Days |
| IGL | 33000 | 27.95% | 24 | 840 | 495 | 1320 | 14 Days |
| IGL | 34000 | 27.95% | 24 | 860 | 510 | 1360 | 14 Days |
| IGL | 35000 | 27.95% | 24 | 890 | 525 | 1400 | 14 Days |
| IGL | 36000 | 27.95% | 24 | 910 | 540 | 1440 | 14 Days |
| IGL | 37000 | 27.95% | 24 | 940 | 555 | 1480 | 14 Days |
| IGL | 38000 | 27.95% | 24 | 960 | 570 | 1520 | 14 Days |
| IGL | 39000 | 27.95% | 24 | 990 | 585 | 1560 | 14 Days |
| IGL | 40000 | 27.95% | 24 | 1010 | 600 | 1600 | 14 Days |
| IGL | 41000 | 27.95% | 24 | 1040 | 615 | 1640 | 14 Days |
| IGL | 42000 | 27.95% | 24 | 1060 | 630 | 1680 | 14 Days |
| IGL | 43000 | 27.95% | 24 | 1090 | 645 | 1720 | 14 Days |
| IGL | 44000 | 27.95% | 24 | 1110 | 660 | 1760 | 14 Days |
| IGL | 45000 | 27.95% | 24 | 1140 | 675 | 1800 | 14 Days |
| IGL | 46000 | 27.95% | 24 | 1160 | 690 | 1840 | 14 Days |
| IGL | 47000 | 27.95% | 24 | 1190 | 705 | 1880 | 14 Days |
| IGL | 48000 | 27.95% | 24 | 1210 | 720 | 1920 | 14 Days |
| IGL | 49000 | 27.95% | 24 | 1240 | 735 | 1960 | 14 Days |
| IGL | 50000 | 27.95% | 24 | 1270 | 750 | 2000 | 14 Days |

| PRODUCT STRUCTURE AS 17th AUGUST 2025 | | | | | | | |
|---|---|---|---|---|---|---|---|
| PRODUCT CATEGORY | LOAN AMOUNT | R.O.I (%) | TENURE (IN MONTHS) | EQUATED PERIODIC INSTALMENT | PROCESSING FEE | LOAN PROTECTION CHARGE | REPAYMENT FREQUENCY |
| LTL | 31000 | 24.83% | 24 | 760 | 465 | 1240 | 14 Days |
| LTL | 32000 | 24.83% | 24 | 790 | 480 | 1280 | 14 Days |
| LTL | 33000 | 24.83% | 24 | 810 | 495 | 1320 | 14 Days |
| LTL | 34000 | 24.83% | 24 | 840 | 510 | 1360 | 14 Days |
| LTL | 35000 | 24.83% | 24 | 860 | 525 | 1400 | 14 Days |
| LTL | 36000 | 24.83% | 24 | 890 | 540 | 1440 | 14 Days |
| LTL | 37000 | 24.83% | 24 | 910 | 555 | 1480 | 14 Days |
| LTL | 38000 | 24.83% | 24 | 940 | 570 | 1520 | 14 Days |
| LTL | 39000 | 24.83% | 24 | 960 | 585 | 1560 | 14 Days |
| LTL | 40000 | 24.83% | 24 | 980 | 600 | 1600 | 14 Days |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| LTL | 41000 | 24.83% | 24 | 1010 | 615 | 1640 | 14 Days |
| LTL | 42000 | 24.83% | 24 | 1030 | 630 | 1680 | 14 Days |
| LTL | 43000 | 24.83% | 24 | 1060 | 645 | 1720 | 14 Days |
| LTL | 44000 | 24.83% | 24 | 1080 | 660 | 1760 | 14 Days |
| LTL | 45000 | 24.83% | 24 | 1110 | 675 | 1800 | 14 Days |
| LTL | 46000 | 24.83% | 24 | 1130 | 690 | 1840 | 14 Days |
| LTL | 47000 | 24.83% | 24 | 1160 | 705 | 1880 | 14 Days |
| LTL | 48000 | 24.83% | 24 | 1180 | 720 | 1920 | 14 Days |
| LTL | 49000 | 24.83% | 24 | 1200 | 735 | 1960 | 14 Days |
| LTL | 50000 | 24.83% | 24 | 1230 | 750 | 2000 | 14 Days |
| LTL | 51000 | 24.83% | 24 | 1250 | 765 | 2040 | 14 Days |
| LTL | 52000 | 24.83% | 24 | 1280 | 780 | 2080 | 14 Days |
| LTL | 53000 | 24.83% | 24 | 1300 | 795 | 2120 | 14 Days |
| LTL | 54000 | 24.83% | 24 | 1330 | 810 | 2160 | 14 Days |
| LTL | 55000 | 24.83% | 24 | 1350 | 825 | 2200 | 14 Days |
| LTL | 56000 | 24.83% | 24 | 1380 | 840 | 2240 | 14 Days |
| LTL | 57000 | 24.83% | 24 | 1400 | 855 | 2280 | 14 Days |
| LTL | 58000 | 24.83% | 24 | 1430 | 870 | 2320 | 14 Days |
| LTL | 59000 | 24.83% | 24 | 1450 | 885 | 2360 | 14 Days |
| LTL | 60000 | 24.83% | 24 | 1470 | 900 | 2400 | 14 Days |
| LTL | 61000 | 24.83% | 24 | 1500 | 915 | 2440 | 14 Days |
| LTL | 62000 | 24.83% | 24 | 1520 | 930 | 2480 | 14 Days |
| LTL | 63000 | 24.83% | 24 | 1550 | 945 | 2520 | 14 Days |
| LTL | 64000 | 24.83% | 24 | 1570 | 960 | 2560 | 14 Days |
| LTL | 65000 | 24.83% | 24 | 1600 | 975 | 2600 | 14 Days |
| LTL | 66000 | 24.83% | 24 | 1620 | 990 | 2640 | 14 Days |
| LTL | 67000 | 24.83% | 24 | 1650 | 1005 | 2680 | 14 Days |
| LTL | 68000 | 24.83% | 24 | 1670 | 1020 | 2720 | 14 Days |
| LTL | 69000 | 24.83% | 24 | 1690 | 1035 | 2760 | 14 Days |
| LTL | 70000 | 24.83% | 24 | 1720 | 1050 | 2800 | 14 Days |
| LTL | 31000 | 24.83% | 30 | 650 | 465 | 1550 | 14 Days |
| LTL | 32000 | 24.83% | 30 | 670 | 480 | 1600 | 14 Days |
| LTL | 33000 | 24.83% | 30 | 690 | 495 | 1650 | 14 Days |
| LTL | 34000 | 24.83% | 30 | 710 | 510 | 1700 | 14 Days |
| LTL | 35000 | 24.83% | 30 | 730 | 525 | 1750 | 14 Days |
| LTL | 36000 | 24.83% | 30 | 750 | 540 | 1800 | 14 Days |
| LTL | 37000 | 24.83% | 30 | 770 | 555 | 1850 | 14 Days |
| LTL | 38000 | 24.83% | 30 | 790 | 570 | 1900 | 14 Days |
| LTL | 39000 | 24.83% | 30 | 810 | 585 | 1950 | 14 Days |
| LTL | 40000 | 24.83% | 30 | 830 | 600 | 2000 | 14 Days |
| LTL | 41000 | 24.83% | 30 | 850 | 615 | 2050 | 14 Days |
| LTL | 42000 | 24.83% | 30 | 880 | 630 | 2100 | 14 Days |
| LTL | 43000 | 24.83% | 30 | 900 | 645 | 2150 | 14 Days |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| LTL | 44000 | 24.83% | 30 | 920 | 660 | 2200 | 14 Days |
| LTL | 45000 | 24.83% | 30 | 940 | 675 | 2250 | 14 Days |
| LTL | 46000 | 24.83% | 30 | 960 | 690 | 2300 | 14 Days |
| LTL | 47000 | 24.83% | 30 | 980 | 705 | 2350 | 14 Days |
| LTL | 48000 | 24.83% | 30 | 1000 | 720 | 2400 | 14 Days |
| LTL | 49000 | 24.83% | 30 | 1020 | 735 | 2450 | 14 Days |
| LTL | 50000 | 24.83% | 30 | 1040 | 750 | 2501 | 14 Days |
| LTL | 51000 | 24.83% | 30 | 1060 | 765 | 2551 | 14 Days |
| LTL | 52000 | 24.83% | 30 | 1080 | 780 | 2601 | 14 Days |
| LTL | 53000 | 24.83% | 30 | 1100 | 795 | 2651 | 14 Days |
| LTL | 54000 | 24.83% | 30 | 1120 | 810 | 2701 | 14 Days |
| LTL | 55000 | 24.83% | 30 | 1140 | 825 | 2751 | 14 Days |
| LTL | 56000 | 24.83% | 30 | 1170 | 840 | 2801 | 14 Days |
| LTL | 57000 | 24.83% | 30 | 1190 | 855 | 2851 | 14 Days |
| LTL | 58000 | 24.83% | 30 | 1210 | 870 | 2901 | 14 Days |
| LTL | 59000 | 24.83% | 30 | 1230 | 885 | 2951 | 14 Days |
| LTL | 60000 | 24.83% | 30 | 1250 | 900 | 3001 | 14 Days |
| LTL | 61000 | 24.83% | 30 | 1270 | 915 | 3051 | 14 Days |
| LTL | 62000 | 24.83% | 30 | 1290 | 930 | 3101 | 14 Days |
| LTL | 63000 | 24.83% | 30 | 1310 | 945 | 3151 | 14 Days |
| LTL | 64000 | 24.83% | 30 | 1330 | 960 | 3201 | 14 Days |
| LTL | 65000 | 24.83% | 30 | 1350 | 975 | 3251 | 14 Days |
| LTL | 66000 | 24.83% | 30 | 1370 | 990 | 3301 | 14 Days |
| LTL | 67000 | 24.83% | 30 | 1390 | 1005 | 3351 | 14 Days |
| LTL | 68000 | 24.83% | 30 | 1410 | 1020 | 3401 | 14 Days |
| LTL | 69000 | 24.83% | 30 | 1430 | 1035 | 3451 | 14 Days |
| LTL | 70000 | 24.83% | 30 | 1460 | 1050 | 3501 | 14 Days |
| LTL | 71000 | 24.83% | 30 | 1480 | 1065 | 3551 | 14 Days |
| LTL | 72000 | 24.83% | 30 | 1500 | 1080 | 3601 | 14 Days |
| LTL | 73000 | 24.83% | 30 | 1520 | 1095 | 3651 | 14 Days |
| LTL | 74000 | 24.83% | 30 | 1540 | 1110 | 3701 | 14 Days |
| LTL | 75000 | 24.83% | 30 | 1560 | 1125 | 3751 | 14 Days |
| LTL | 76000 | 24.83% | 30 | 1580 | 1140 | 3801 | 14 Days |
| LTL | 77000 | 24.83% | 30 | 1600 | 1155 | 3851 | 14 Days |
| LTL | 78000 | 24.83% | 30 | 1620 | 1170 | 3901 | 14 Days |
| LTL | 79000 | 24.83% | 30 | 1640 | 1185 | 3951 | 14 Days |
| LTL | 80000 | 24.83% | 30 | 1660 | 1200 | 4001 | 14 Days |
| LTL | 81000 | 24.83% | 30 | 1680 | 1215 | 4051 | 14 Days |
| LTL | 82000 | 24.83% | 30 | 1700 | 1230 | 4101 | 14 Days |
| LTL | 83000 | 24.83% | 30 | 1720 | 1245 | 4151 | 14 Days |
| LTL | 84000 | 24.83% | 30 | 1750 | 1260 | 4201 | 14 Days |
| LTL | 85000 | 24.83% | 30 | 1770 | 1275 | 4251 | 14 Days |
| LTL | 86000 | 24.83% | 30 | 1790 | 1290 | 4301 | 14 Days |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| LTL | 87000 | 24.83% | 30 | 1810 | 1305 | 4351 | 14 Days |
| LTL | 88000 | 24.83% | 30 | 1830 | 1320 | 4401 | 14 Days |
| LTL | 89000 | 24.83% | 30 | 1850 | 1335 | 4451 | 14 Days |
| LTL | 90000 | 24.83% | 30 | 1870 | 1350 | 4501 | 14 Days |

| PRODUCT STRUCTURE AS 17th AUGUST 2025 | | | | | | | |
|---|---|---|---|---|---|---|---|
| PRODUCT CATEGORY | LOAN AMOUNT | R.O.I (%) | TENURE (IN MONTHS) | EQUATED PERIODIC INSTALMENT | PROCESSING FEE | LOAN PROTECTION CHARGE | REPAYMENT FREQUENCY |
| WATER | 10000 | 27.95% | 12 | 450 | 75 | 200 | 14 Days |
| TOILET IMPROVEMENT | 15000 | 27.95% | 12 | 670 | 113 | 300 | 14 Days |
| TOILET CONSTRUCTION | 20000 | 27.95% | 12 | 890 | 150 | 400 | 14 Days |
| WATER & SANITATION COMBO | 35000 | 27.95% | 24 | 890 | 525 | 1400 | 14 ay s |

** In the above-mentioned tables, **Equated Periodic Instalment** is calculated at 27.95% for IGL & WASH products. LTL products are calculated at 24.83%. This is a tentative instalment amount; the actual instalment amount may vary depending upon the applicable moratorium period & dynamic repayment schedule. The actual EPI along with detailed repayment schedule is shared with the customer before executing the loan agreement.*