

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.

The below mentioned product structure is effective from **28th September 2025**. In the below-mentioned tables, **Equated Periodic Instalment** is calculated at 27.95% for IGL & WASH products & at 24.83% for LTL products. This is a tentative instalment amount; the actual instalment may vary depending on the applicable rate of interest, moratorium period & dynamic repayment schedule. To avoid issues with cash handling during center meetings, the installment charged to customers is always rounded up to the nearest multiple of 10. Any excess amount collected due to this rounding is adjusted and settled in the final installment. The actual EPI along with detailed repayment schedule is shared with customer before executing the loan agreement.

PRODUCT CATEGORY	LOAN AMOUNT	R.O.I (%)	TENURE	EPI	LPF	LPC	REPAYMENT FREQUENCY
IGL	10000	27.95%	12	₹ 443	75	200	14 Days
IGL	11000	27.95%	12	₹ 487	83	220	14 Days
IGL	12000	27.95%	12	₹ 531	90	240	14 Days
IGL	13000	27.95%	12	₹ 576	98	260	14 Days
IGL	14000	27.95%	12	₹ 620	105	280	14 Days
IGL	15000	27.95%	12	₹ 664	113	300	14 Days
IGL	16000	27.95%	12	₹ 709	120	320	14 Days
IGL	17000	27.95%	12	₹ 753	128	340	14 Days
IGL	18000	27.95%	12	₹ 797	135	360	14 Days
IGL	19000	27.95%	12	₹ 842	143	380	14 Days
IGL	20000	27.95%	12	₹ 886	150	400	14 Days
IGL	21000	27.95%	12	₹ 930	158	420	14 Days
IGL	22000	27.95%	12	₹ 974	165	440	14 Days
IGL	23000	27.95%	12	₹ 1,019	173	460	14 Days
IGL	24000	27.95%	12	₹ 1,063	180	480	14 Days
IGL	25000	27.95%	12	₹ 1,107	188	500	14 Days
IGL	26000	27.95%	12	₹ 1,152	195	520	14 Days
IGL	27000	27.95%	12	₹ 1,196	203	540	14 Days
IGL	28000	27.95%	12	₹ 1,240	210	560	14 Days
IGL	29000	27.95%	12	₹ 1,284	218	580	14 Days
IGL	30000	27.95%	12	₹ 1,329	225	600	14 Days
IGL	10000	27.95%	24	₹ 252	150	400	14 Days
IGL	11000	27.95%	24	₹ 277	165	440	14 Days
IGL	12000	27.95%	24	₹ 302	180	480	14 Days
IGL	13000	27.95%	24	₹ 328	195	520	14 Days
IGL	14000	27.95%	24	₹ 353	210	560	14 Days
IGL	15000	27.95%	24	₹ 378	225	600	14 Days

IGL	16000	27.95%	24	₹ 403	240	640	14 Days
IGL	17000	27.95%	24	₹ 428	255	680	14 Days
IGL	18000	27.95%	24	₹ 454	270	720	14 Days
IGL	19000	27.95%	24	₹ 479	285	760	14 Days
IGL	20000	27.95%	24	₹ 504	300	800	14 Days
IGL	21000	27.95%	24	₹ 529	315	840	14 Days
IGL	22000	27.95%	24	₹ 554	330	880	14 Days
IGL	23000	27.95%	24	₹ 580	345	920	14 Days
IGL	24000	27.95%	24	₹ 605	360	960	14 Days
IGL	25000	27.95%	24	₹ 630	375	1000	14 Days
IGL	26000	27.95%	24	₹ 655	390	1040	14 Days
IGL	27000	27.95%	24	₹ 681	405	1080	14 Days
IGL	28000	27.95%	24	₹ 706	420	1120	14 Days
IGL	29000	27.95%	24	₹ 731	435	1160	14 Days
IGL	30000	27.95%	24	₹ 756	450	1200	14 Days
IGL	31000	27.95%	24	₹ 781	465	1240	14 Days
IGL	32000	27.95%	24	₹ 807	480	1280	14 Days
IGL	33000	27.95%	24	₹ 832	495	1320	14 Days
IGL	34000	27.95%	24	₹ 857	510	1360	14 Days
IGL	35000	27.95%	24	₹ 882	525	1400	14 Days
IGL	36000	27.95%	24	₹ 907	540	1440	14 Days
IGL	37000	27.95%	24	₹ 933	555	1480	14 Days
IGL	38000	27.95%	24	₹ 958	570	1520	14 Days
IGL	39000	27.95%	24	₹ 983	585	1560	14 Days
IGL	40000	27.95%	24	₹ 1,008	600	1600	14 Days
IGL	41000	27.95%	24	₹ 1,033	615	1640	14 Days
IGL	42000	27.95%	24	₹ 1,059	630	1680	14 Days
IGL	43000	27.95%	24	₹ 1,084	645	1720	14 Days
IGL	44000	27.95%	24	₹ 1,109	660	1760	14 Days
IGL	45000	27.95%	24	₹ 1,134	675	1800	14 Days
IGL	46000	27.95%	24	₹ 1,159	690	1840	14 Days
IGL	47000	27.95%	24	₹ 1,185	705	1880	14 Days
IGL	48000	27.95%	24	₹ 1,210	720	1920	14 Days
IGL	49000	27.95%	24	₹ 1,235	735	1960	14 Days
IGL	50000	27.95%	24	₹ 1,260	750	2000	14 Days
IGL	51000	27.95%	24	₹ 1,285	765	2040	14 Days
IGL	52000	27.95%	24	₹ 1,311	780	2080	14 Days
IGL	53000	27.95%	24	₹ 1,336	795	2120	14 Days
IGL	54000	27.95%	24	₹ 1,361	810	2160	14 Days
IGL	55000	27.95%	24	₹ 1,386	825	2200	14 Days
IGL	56000	27.95%	24	₹ 1,411	840	2240	14 Days
IGL	57000	27.95%	24	₹ 1,437	855	2280	14 Days
IGL	58000	27.95%	24	₹ 1,462	870	2320	14 Days

IGL	59000	27.95%	24	₹ 1,487	885	2360	14 Days
IGL	60000	27.95%	24	₹ 1,512	900	2400	14 Days
IGL	61000	27.95%	24	₹ 1,537	915	2440	14 Days
IGL	62000	27.95%	24	₹ 1,563	930	2480	14 Days
IGL	63000	27.95%	24	₹ 1,588	945	2520	14 Days
IGL	64000	27.95%	24	₹ 1,613	960	2560	14 Days
IGL	65000	27.95%	24	₹ 1,638	975	2600	14 Days

PRODUCT CATEGORY	LOAN AMOUNT	R.O.I (%)	TENURE	EPI	LPF	LPC	REPAYMENT FREQUENCY
LTL	31000	24.83%	24	₹ 759	465	1240	14 Days
LTL	32000	24.83%	24	₹ 784	480	1280	14 Days
LTL	33000	24.83%	24	₹ 808	495	1320	14 Days
LTL	34000	24.83%	24	₹ 833	510	1360	14 Days
LTL	35000	24.83%	24	₹ 857	525	1400	14 Days
LTL	36000	24.83%	24	₹ 882	540	1440	14 Days
LTL	37000	24.83%	24	₹ 906	555	1480	14 Days
LTL	38000	24.83%	24	₹ 931	570	1520	14 Days
LTL	39000	24.83%	24	₹ 955	585	1560	14 Days
LTL	40000	24.83%	24	₹ 980	600	1600	14 Days
LTL	41000	24.83%	24	₹ 1,004	615	1640	14 Days
LTL	42000	24.83%	24	₹ 1,029	630	1680	14 Days
LTL	43000	24.83%	24	₹ 1,053	645	1720	14 Days
LTL	44000	24.83%	24	₹ 1,078	660	1760	14 Days
LTL	45000	24.83%	24	₹ 1,102	675	1800	14 Days
LTL	46000	24.83%	24	₹ 1,127	690	1840	14 Days
LTL	47000	24.83%	24	₹ 1,151	705	1880	14 Days
LTL	48000	24.83%	24	₹ 1,175	720	1920	14 Days
LTL	49000	24.83%	24	₹ 1,200	735	1960	14 Days
LTL	50000	24.83%	24	₹ 1,224	750	2000	14 Days
LTL	51000	24.83%	24	₹ 1,249	765	2040	14 Days
LTL	52000	24.83%	24	₹ 1,273	780	2080	14 Days
LTL	53000	24.83%	24	₹ 1,298	795	2120	14 Days
LTL	54000	24.83%	24	₹ 1,322	810	2160	14 Days
LTL	55000	24.83%	24	₹ 1,347	825	2200	14 Days
LTL	56000	24.83%	24	₹ 1,371	840	2240	14 Days
LTL	57000	24.83%	24	₹ 1,396	855	2280	14 Days
LTL	58000	24.83%	24	₹ 1,420	870	2320	14 Days
LTL	59000	24.83%	24	₹ 1,445	885	2360	14 Days
LTL	60000	24.83%	24	₹ 1,469	900	2400	14 Days
LTL	61000	24.83%	24	₹ 1,494	915	2440	14 Days
LTL	62000	24.83%	24	₹ 1,518	930	2480	14 Days

LTL	63000	24.83%	24	₹ 1,543	945	2520	14 Days
LTL	64000	24.83%	24	₹ 1,567	960	2560	14 Days
LTL	65000	24.83%	24	₹ 1,592	975	2600	14 Days
LTL	66000	24.83%	24	₹ 1,616	990	2640	14 Days
LTL	67000	24.83%	24	₹ 1,641	1005	2680	14 Days
LTL	68000	24.83%	24	₹ 1,665	1020	2720	14 Days
LTL	69000	24.83%	24	₹ 1,690	1035	2760	14 Days
LTL	70000	24.83%	24	₹ 1,714	1050	2800	14 Days
LTL	31000	24.83%	30	₹ 642	465	1550	14 Days
LTL	32000	24.83%	30	₹ 663	480	1600	14 Days
LTL	33000	24.83%	30	₹ 684	495	1650	14 Days
LTL	34000	24.83%	30	₹ 705	510	1700	14 Days
LTL	35000	24.83%	30	₹ 725	525	1750	14 Days
LTL	36000	24.83%	30	₹ 746	540	1800	14 Days
LTL	37000	24.83%	30	₹ 767	555	1850	14 Days
LTL	38000	24.83%	30	₹ 787	570	1900	14 Days
LTL	39000	24.83%	30	₹ 808	585	1950	14 Days
LTL	40000	24.83%	30	₹ 829	600	2000	14 Days
LTL	41000	24.83%	30	₹ 850	615	2050	14 Days
LTL	42000	24.83%	30	₹ 870	630	2100	14 Days
LTL	43000	24.83%	30	₹ 891	645	2150	14 Days
LTL	44000	24.83%	30	₹ 912	660	2200	14 Days
LTL	45000	24.83%	30	₹ 932	675	2250	14 Days
LTL	46000	24.83%	30	₹ 953	690	2300	14 Days
LTL	47000	24.83%	30	₹ 974	705	2350	14 Days
LTL	48000	24.83%	30	₹ 995	720	2400	14 Days
LTL	49000	24.83%	30	₹ 1,015	735	2450	14 Days
LTL	50000	24.83%	30	₹ 1,036	750	2501	14 Days
LTL	51000	24.83%	30	₹ 1,057	765	2551	14 Days
LTL	52000	24.83%	30	₹ 1,078	780	2601	14 Days
LTL	53000	24.83%	30	₹ 1,098	795	2651	14 Days
LTL	54000	24.83%	30	₹ 1,119	810	2701	14 Days
LTL	55000	24.83%	30	₹ 1,140	825	2751	14 Days
LTL	56000	24.83%	30	₹ 1,160	840	2801	14 Days
LTL	57000	24.83%	30	₹ 1,181	855	2851	14 Days
LTL	58000	24.83%	30	₹ 1,202	870	2901	14 Days
LTL	59000	24.83%	30	₹ 1,223	885	2951	14 Days
LTL	60000	24.83%	30	₹ 1,243	900	3001	14 Days
LTL	61000	24.83%	30	₹ 1,264	915	3051	14 Days
LTL	62000	24.83%	30	₹ 1,285	930	3101	14 Days
LTL	63000	24.83%	30	₹ 1,305	945	3151	14 Days
LTL	64000	24.83%	30	₹ 1,326	960	3201	14 Days
LTL	65000	24.83%	30	₹ 1,347	975	3251	14 Days

LTL	66000	24.83%	30	₹ 1,368	990	3301	14 Days
LTL	67000	24.83%	30	₹ 1,388	1005	3351	14 Days
LTL	68000	24.83%	30	₹ 1,409	1020	3401	14 Days
LTL	69000	24.83%	30	₹ 1,430	1035	3451	14 Days
LTL	70000	24.83%	30	₹ 1,451	1050	3501	14 Days
LTL	71000	24.83%	30	₹ 1,471	1065	3551	14 Days
LTL	72000	24.83%	30	₹ 1,492	1080	3601	14 Days
LTL	73000	24.83%	30	₹ 1,513	1095	3651	14 Days
LTL	74000	24.83%	30	₹ 1,533	1110	3701	14 Days
LTL	75000	24.83%	30	₹ 1,554	1125	3751	14 Days
LTL	76000	24.83%	30	₹ 1,575	1140	3801	14 Days
LTL	77000	24.83%	30	₹ 1,596	1155	3851	14 Days
LTL	78000	24.83%	30	₹ 1,616	1170	3901	14 Days
LTL	79000	24.83%	30	₹ 1,637	1185	3951	14 Days
LTL	80000	24.83%	30	₹ 1,658	1200	4001	14 Days
LTL	81000	24.83%	30	₹ 1,678	1215	4051	14 Days
LTL	82000	24.83%	30	₹ 1,699	1230	4101	14 Days
LTL	83000	24.83%	30	₹ 1,720	1245	4151	14 Days
LTL	84000	24.83%	30	₹ 1,741	1260	4201	14 Days
LTL	85000	24.83%	30	₹ 1,761	1275	4251	14 Days
LTL	86000	24.83%	30	₹ 1,782	1290	4301	14 Days
LTL	87000	24.83%	30	₹ 1,803	1305	4351	14 Days
LTL	88000	24.83%	30	₹ 1,823	1320	4401	14 Days
LTL	89000	24.83%	30	₹ 1,844	1335	4451	14 Days
LTL	90000	24.83%	30	₹ 1,865	1350	4501	14 Days
LTL	91000	24.83%	36	₹ 1,660	1365	5462	14 Days
LTL	92000	24.83%	36	₹ 1,678	1380	5522	14 Days
LTL	93000	24.83%	36	₹ 1,696	1395	5582	14 Days
LTL	94000	24.83%	36	₹ 1,715	1410	5642	14 Days
LTL	95000	24.83%	36	₹ 1,733	1425	5702	14 Days
LTL	96000	24.83%	36	₹ 1,751	1440	5762	14 Days
LTL	97000	24.83%	36	₹ 1,769	1455	5822	14 Days
LTL	98000	24.83%	36	₹ 1,788	1470	5882	14 Days
LTL	99000	24.83%	36	₹ 1,806	1485	5942	14 Days
LTL	100000	24.83%	36	₹ 1,824	1500	6002	14 Days
LTL	101000	24.83%	36	₹ 1,842	1515	6062	14 Days
LTL	102000	24.83%	36	₹ 1,861	1530	6122	14 Days
LTL	103000	24.83%	36	₹ 1,879	1545	6182	14 Days
LTL	104000	24.83%	36	₹ 1,897	1560	6242	14 Days
LTL	105000	24.83%	36	₹ 1,915	1575	6302	14 Days

PRODUCT CATEGORY	LOAN AMOUNT	R.O.I (%)	TENURE	EPI	LPF	LPC	REPAYMENT FREQUENCY
WASH - COMBO	35000	27.95%	24	₹ 882	465	1240	14 Days
TOILET CONSTRUCTION	20000	27.95%	12	₹ 886	150	400	14 Days
TOILET IMPROVEMENT	15000	27.95%	12	₹ 664	113	300	14 Days
WATER	10000	27.95%	12	₹ 443	75	200	14 Days