



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 **2nd February 2026**. In the below-mentioned tables, **Equated Periodic Instalment** is tentative; 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 STRUCTURE EFFECTIVE FROM: 02-02-2026								
PRODUCT CATEGORY	LOAN AMOUNT	R.O.I (%)	TENURE	EPI	LPF	LPC	NAT CAL	REPAYMENT FREQUENCY
IGL	10000	27.95%	12	₹ 443	89	200	241	14 Days
IGL	11000	27.95%	12	₹ 487	97	220	241	14 Days
IGL	12000	27.95%	12	₹ 531	106	240	241	14 Days
IGL	13000	27.95%	12	₹ 576	115	260	241	14 Days
IGL	14000	27.95%	12	₹ 620	124	280	241	14 Days
IGL	15000	27.95%	12	₹ 664	133	300	241	14 Days
IGL	16000	27.95%	12	₹ 709	142	320	241	14 Days
IGL	17000	27.95%	12	₹ 753	150	340	241	14 Days
IGL	18000	27.95%	12	₹ 797	159	360	241	14 Days
IGL	19000	27.95%	12	₹ 842	168	380	241	14 Days
IGL	20000	27.95%	12	₹ 886	177	400	241	14 Days
IGL	21000	27.95%	12	₹ 930	186	420	241	14 Days
IGL	22000	27.95%	12	₹ 974	195	440	241	14 Days
IGL	23000	27.95%	12	₹ 1,019	204	460	241	14 Days
IGL	24000	27.95%	12	₹ 1,063	212	480	241	14 Days
IGL	25000	27.95%	12	₹ 1,107	221	500	241	14 Days
IGL	26000	27.95%	12	₹ 1,152	230	520	241	14 Days
IGL	27000	27.95%	12	₹ 1,196	239	540	241	14 Days
IGL	28000	27.95%	12	₹ 1,240	248	560	241	14 Days
IGL	29000	27.95%	12	₹ 1,284	257	580	241	14 Days
IGL	30000	27.95%	12	₹ 1,329	266	600	241	14 Days
IGL	10000	27.95%	24	₹ 252	177	400	345	14 Days
IGL	11000	27.95%	24	₹ 277	195	440	345	14 Days
IGL	12000	27.95%	24	₹ 302	212	480	345	14 Days
IGL	13000	27.95%	24	₹ 328	230	520	345	14 Days
IGL	14000	27.95%	24	₹ 353	248	560	345	14 Days

IGL	15000	27.95%	24	₹ 378	266	600	345	14 Days
IGL	16000	27.95%	24	₹ 403	283	640	345	14 Days
IGL	17000	27.95%	24	₹ 428	301	680	345	14 Days
IGL	18000	27.95%	24	₹ 454	319	720	345	14 Days
IGL	19000	27.95%	24	₹ 479	336	760	345	14 Days
IGL	20000	27.95%	24	₹ 504	354	800	345	14 Days
IGL	21000	27.95%	24	₹ 529	372	840	345	14 Days
IGL	22000	27.95%	24	₹ 554	389	880	345	14 Days
IGL	23000	27.95%	24	₹ 580	407	920	345	14 Days
IGL	24000	27.95%	24	₹ 605	425	960	345	14 Days
IGL	25000	27.95%	24	₹ 630	443	1000	345	14 Days
IGL	26000	27.95%	24	₹ 655	460	1040	345	14 Days
IGL	27000	27.95%	24	₹ 681	478	1080	345	14 Days
IGL	28000	27.95%	24	₹ 706	496	1120	345	14 Days
IGL	29000	27.95%	24	₹ 731	513	1160	345	14 Days
IGL	30000	27.95%	24	₹ 756	531	1200	345	14 Days
IGL	31000	27.95%	24	₹ 781	549	1240	345	14 Days
IGL	32000	27.95%	24	₹ 807	566	1280	345	14 Days
IGL	33000	27.95%	24	₹ 832	584	1320	345	14 Days
IGL	34000	27.95%	24	₹ 857	602	1360	345	14 Days
IGL	35000	27.95%	24	₹ 882	620	1400	345	14 Days
IGL	36000	27.95%	24	₹ 907	637	1440	345	14 Days
IGL	37000	27.95%	24	₹ 933	655	1480	345	14 Days
IGL	38000	27.95%	24	₹ 958	673	1520	345	14 Days
IGL	39000	27.95%	24	₹ 983	690	1560	345	14 Days
IGL	40000	27.95%	24	₹ 1,008	708	1600	345	14 Days
IGL	41000	27.95%	24	₹ 1,033	726	1640	345	14 Days
IGL	42000	27.95%	24	₹ 1,059	743	1680	345	14 Days
IGL	43000	27.95%	24	₹ 1,084	761	1720	345	14 Days
IGL	44000	27.95%	24	₹ 1,109	779	1760	345	14 Days
IGL	45000	27.95%	24	₹ 1,134	797	1800	345	14 Days
IGL	46000	27.95%	24	₹ 1,159	814	1840	345	14 Days
IGL	47000	27.95%	24	₹ 1,185	832	1880	345	14 Days
IGL	48000	27.95%	24	₹ 1,210	850	1920	345	14 Days
IGL	49000	27.95%	24	₹ 1,235	867	1960	345	14 Days
IGL	50000	27.95%	24	₹ 1,260	885	2000	345	14 Days
IGL	51000	27.95%	24	₹ 1,285	903	2040	345	14 Days
IGL	52000	27.95%	24	₹ 1,311	920	2080	345	14 Days
IGL	53000	27.95%	24	₹ 1,336	938	2120	345	14 Days
IGL	54000	27.95%	24	₹ 1,361	956	2160	345	14 Days
IGL	55000	27.95%	24	₹ 1,386	974	2200	345	14 Days
IGL	56000	27.95%	24	₹ 1,411	991	2240	345	14 Days
IGL	57000	27.95%	24	₹ 1,437	1009	2280	345	14 Days
IGL	58000	27.95%	24	₹ 1,462	1027	2320	345	14 Days

IGL	59000	27.95%	24	₹ 1,487	1044	2360	345	14 Days
IGL	60000	27.95%	24	₹ 1,512	1062	2400	345	14 Days
IGL	61000	27.95%	24	₹ 1,537	1080	2440	345	14 Days
IGL	62000	27.95%	24	₹ 1,563	1097	2480	345	14 Days
IGL	63000	27.95%	24	₹ 1,588	1115	2520	345	14 Days
IGL	64000	27.95%	24	₹ 1,613	1133	2560	345	14 Days
IGL	65000	27.95%	24	₹ 1,638	1151	2600	345	14 Days

PRODUCT STRUCTURE EFFECTIVE FROM: 02-02-2026								
PRODUCT CATEGORY	LOAN AMOUNT	R.O.I (%)	TENURE	EPI	LPF	LPC	NAT CAL	REPAYMENT FREQUENCY
IGL_IL	₹ 30,000	27.95%	12	₹ 2,895	₹ 225	₹ 600	241	Monthly
IGL_IL	₹ 50,000	27.95%	18	₹ 3,432	₹ 750	₹ 1,500	345	Monthly
IGL_IL	₹ 51,000	27.95%	24	₹ 2,798	₹ 765	₹ 2,040	345	Monthly
IGL_IL	₹ 52,000	27.95%	24	₹ 2,853	₹ 780	₹ 2,080	345	Monthly
IGL_IL	₹ 53,000	27.95%	24	₹ 2,908	₹ 795	₹ 2,120	345	Monthly
IGL_IL	₹ 54,000	27.95%	24	₹ 2,963	₹ 810	₹ 2,160	345	Monthly
IGL_IL	₹ 55,000	27.95%	24	₹ 3,018	₹ 825	₹ 2,200	345	Monthly
IGL_IL	₹ 56,000	27.95%	24	₹ 3,073	₹ 840	₹ 2,240	345	Monthly
IGL_IL	₹ 57,000	27.95%	24	₹ 3,128	₹ 855	₹ 2,280	345	Monthly
IGL_IL	₹ 58,000	27.95%	24	₹ 3,182	₹ 870	₹ 2,320	345	Monthly
IGL_IL	₹ 59,000	27.95%	24	₹ 3,237	₹ 885	₹ 2,360	345	Monthly
IGL_IL	₹ 60,000	27.95%	24	₹ 3,292	₹ 900	₹ 2,400	345	Monthly
IGL_IL	₹ 61,000	27.95%	24	₹ 3,347	₹ 915	₹ 2,440	345	Monthly
IGL_IL	₹ 62,000	27.95%	24	₹ 3,402	₹ 930	₹ 2,480	345	Monthly
IGL_IL	₹ 63,000	27.95%	24	₹ 3,457	₹ 945	₹ 2,520	345	Monthly
IGL_IL	₹ 64,000	27.95%	24	₹ 3,512	₹ 960	₹ 2,560	345	Monthly
IGL_IL	₹ 65,000	27.95%	24	₹ 3,567	₹ 975	₹ 2,600	345	Monthly
IGL_IL	₹ 66,000	27.95%	24	₹ 3,621	₹ 990	₹ 2,640	345	Monthly
IGL_IL	₹ 67,000	27.95%	24	₹ 3,676	₹ 1,005	₹ 2,680	345	Monthly
IGL_IL	₹ 68,000	27.95%	24	₹ 3,731	₹ 1,020	₹ 2,720	345	Monthly
IGL_IL	₹ 69,000	27.95%	24	₹ 3,786	₹ 1,035	₹ 2,760	345	Monthly
IGL_IL	₹ 70,000	27.95%	24	₹ 3,840	₹ 1,050	₹ 2,800	345	Monthly
IGL_IL	₹ 75,000	24.98%	30	₹ 3,502	₹ 1,125	₹ 3,750	431	Monthly
IGL_IL	₹ 80,000	24.98%	30	₹ 3,736	₹ 1,200	₹ 4,000	431	Monthly
IGL_IL	₹ 85,000	24.98%	30	₹ 3,970	₹ 1,275	₹ 4,250	431	Monthly
IGL_IL	₹ 90,000	24.98%	30	₹ 4,203	₹ 1,350	₹ 4,500	431	Monthly
IGL_IL	₹ 95,000	24.98%	30	₹ 4,437	₹ 1,425	₹ 4,750	431	Monthly
IGL_IL	₹ 100,000	24.98%	30	₹ 4,670	₹ 1,500	₹ 5,000	431	Monthly
IGL_IL	₹ 105,000	24.98%	36	₹ 4,341	₹ 1,575	₹ 6,300	431	Monthly
IGL_IL	₹ 110,000	24.98%	36	₹ 4,548	₹ 1,650	₹ 6,600	431	Monthly
IGL_IL	₹ 115,000	24.98%	36	₹ 4,754	₹ 1,725	₹ 6,900	431	Monthly



IGL_IL	₹ 120,000	24.98%	36	₹ 4,961	₹ 1,800	₹ 7,200	431	Monthly
IGL_IL	₹ 125,000	24.98%	36	₹ 5,168	₹ 1,875	₹ 7,500	431	Monthly

PRODUCT STRUCTURE EFFECTIVE FROM: 02-02-2026								
PRODUCT CATEGORY	LOAN AMOUNT	R.O.I (%)	TENURE	EPI	LPF	LPC	NAT CAL	REPAYMENT FREQUENCY
LTL	31000	24.83%	24	₹ 759	549	1240	345	14 Days
LTL	32000	24.83%	24	₹ 784	566	1280	345	14 Days
LTL	33000	24.83%	24	₹ 808	584	1320	345	14 Days
LTL	34000	24.83%	24	₹ 833	602	1360	345	14 Days
LTL	35000	24.83%	24	₹ 857	620	1400	345	14 Days
LTL	36000	24.83%	24	₹ 882	637	1440	345	14 Days
LTL	37000	24.83%	24	₹ 906	655	1480	345	14 Days
LTL	38000	24.83%	24	₹ 931	673	1520	345	14 Days
LTL	39000	24.83%	24	₹ 955	690	1560	345	14 Days
LTL	40000	24.83%	24	₹ 980	708	1600	345	14 Days
LTL	41000	24.83%	24	₹ 1,004	726	1640	345	14 Days
LTL	42000	24.83%	24	₹ 1,029	743	1680	345	14 Days
LTL	43000	24.83%	24	₹ 1,053	761	1720	345	14 Days
LTL	44000	24.83%	24	₹ 1,078	779	1760	345	14 Days
LTL	45000	24.83%	24	₹ 1,102	797	1800	345	14 Days
LTL	46000	24.83%	24	₹ 1,127	814	1840	345	14 Days
LTL	47000	24.83%	24	₹ 1,151	832	1880	345	14 Days
LTL	48000	24.83%	24	₹ 1,175	850	1920	345	14 Days
LTL	49000	24.83%	24	₹ 1,200	867	1960	345	14 Days
LTL	50000	24.83%	24	₹ 1,224	885	2000	345	14 Days
LTL	51000	24.83%	24	₹ 1,249	903	2040	345	14 Days
LTL	52000	24.83%	24	₹ 1,273	920	2080	345	14 Days
LTL	53000	24.83%	24	₹ 1,298	938	2120	345	14 Days
LTL	54000	24.83%	24	₹ 1,322	956	2160	345	14 Days
LTL	55000	24.83%	24	₹ 1,347	974	2200	345	14 Days
LTL	56000	24.83%	24	₹ 1,371	991	2240	345	14 Days
LTL	57000	24.83%	24	₹ 1,396	1009	2280	345	14 Days
LTL	58000	24.83%	24	₹ 1,420	1027	2320	345	14 Days
LTL	59000	24.83%	24	₹ 1,445	1044	2360	345	14 Days
LTL	60000	24.83%	24	₹ 1,469	1062	2400	345	14 Days
LTL	61000	24.83%	24	₹ 1,494	1080	2440	345	14 Days
LTL	62000	24.83%	24	₹ 1,518	1097	2480	345	14 Days
LTL	63000	24.83%	24	₹ 1,543	1115	2520	345	14 Days
LTL	64000	24.83%	24	₹ 1,567	1133	2560	345	14 Days
LTL	65000	24.83%	24	₹ 1,592	1151	2600	345	14 Days
LTL	66000	24.83%	24	₹ 1,616	1168	2640	345	14 Days
LTL	67000	24.83%	24	₹ 1,641	1186	2680	345	14 Days
LTL	68000	24.83%	24	₹ 1,665	1204	2720	345	14 Days
LTL	69000	24.83%	24	₹ 1,690	1221	2760	345	14 Days
LTL	70000	24.83%	24	₹ 1,714	1239	2800	345	14 Days

LTL	31000	24.83%	30	₹ 642	549	1550	431	14 Days
LTL	32000	24.83%	30	₹ 663	566	1600	431	14 Days
LTL	33000	24.83%	30	₹ 684	584	1650	431	14 Days
LTL	34000	24.83%	30	₹ 705	602	1700	431	14 Days
LTL	35000	24.83%	30	₹ 725	620	1750	431	14 Days
LTL	36000	24.83%	30	₹ 746	637	1800	431	14 Days
LTL	37000	24.83%	30	₹ 767	655	1850	431	14 Days
LTL	38000	24.83%	30	₹ 787	673	1900	431	14 Days
LTL	39000	24.83%	30	₹ 808	690	1950	431	14 Days
LTL	40000	24.83%	30	₹ 829	708	2000	431	14 Days
LTL	41000	24.83%	30	₹ 850	726	2050	431	14 Days
LTL	42000	24.83%	30	₹ 870	743	2100	431	14 Days
LTL	43000	24.83%	30	₹ 891	761	2150	431	14 Days
LTL	44000	24.83%	30	₹ 912	779	2200	431	14 Days
LTL	45000	24.83%	30	₹ 932	797	2250	431	14 Days
LTL	46000	24.83%	30	₹ 953	814	2300	431	14 Days
LTL	47000	24.83%	30	₹ 974	832	2350	431	14 Days
LTL	48000	24.83%	30	₹ 995	850	2400	431	14 Days
LTL	49000	24.83%	30	₹ 1,015	867	2450	431	14 Days
LTL	50000	24.83%	30	₹ 1,036	885	2500	431	14 Days
LTL	51000	24.83%	30	₹ 1,057	903	2550	431	14 Days
LTL	52000	24.83%	30	₹ 1,078	920	2600	431	14 Days
LTL	53000	24.83%	30	₹ 1,098	938	2650	431	14 Days
LTL	54000	24.83%	30	₹ 1,119	956	2700	431	14 Days
LTL	55000	24.83%	30	₹ 1,140	974	2750	431	14 Days
LTL	56000	24.83%	30	₹ 1,160	991	2800	431	14 Days
LTL	57000	24.83%	30	₹ 1,181	1009	2850	431	14 Days
LTL	58000	24.83%	30	₹ 1,202	1027	2900	431	14 Days
LTL	59000	24.83%	30	₹ 1,223	1044	2950	431	14 Days
LTL	60000	24.83%	30	₹ 1,243	1062	3000	431	14 Days
LTL	61000	24.83%	30	₹ 1,264	1080	3050	431	14 Days
LTL	62000	24.83%	30	₹ 1,285	1097	3100	431	14 Days
LTL	63000	24.83%	30	₹ 1,305	1115	3150	431	14 Days
LTL	64000	24.83%	30	₹ 1,326	1133	3200	431	14 Days
LTL	65000	24.83%	30	₹ 1,347	1151	3250	431	14 Days
LTL	66000	24.83%	30	₹ 1,368	1168	3300	431	14 Days
LTL	67000	24.83%	30	₹ 1,388	1186	3350	431	14 Days
LTL	68000	24.83%	30	₹ 1,409	1204	3400	431	14 Days
LTL	69000	24.83%	30	₹ 1,430	1221	3450	431	14 Days
LTL	70000	24.83%	30	₹ 1,451	1239	3500	431	14 Days
LTL	71000	24.83%	30	₹ 1,471	1257	3550	431	14 Days
LTL	72000	24.83%	30	₹ 1,492	1274	3600	431	14 Days
LTL	73000	24.83%	30	₹ 1,513	1292	3650	431	14 Days
LTL	74000	24.83%	30	₹ 1,533	1310	3700	431	14 Days
LTL	75000	24.83%	30	₹ 1,554	1328	3750	431	14 Days
LTL	76000	24.83%	30	₹ 1,575	1345	3800	431	14 Days
LTL	77000	24.83%	30	₹ 1,596	1363	3850	431	14 Days

LTL	78000	24.83%	30	₹ 1,616	1381	3900	431	14 Days
LTL	79000	24.83%	30	₹ 1,637	1398	3950	431	14 Days
LTL	80000	24.83%	30	₹ 1,658	1416	4000	431	14 Days
LTL	81000	24.83%	30	₹ 1,678	1434	4050	431	14 Days
LTL	82000	24.83%	30	₹ 1,699	1451	4100	431	14 Days
LTL	83000	24.83%	30	₹ 1,720	1469	4150	431	14 Days
LTL	84000	24.83%	30	₹ 1,741	1487	4200	431	14 Days
LTL	85000	24.83%	30	₹ 1,761	1505	4250	431	14 Days
LTL	86000	24.83%	30	₹ 1,782	1522	4300	431	14 Days
LTL	87000	24.83%	30	₹ 1,803	1540	4350	431	14 Days
LTL	88000	24.83%	30	₹ 1,823	1558	4400	431	14 Days
LTL	89000	24.83%	30	₹ 1,844	1575	4450	431	14 Days
LTL	90000	24.83%	30	₹ 1,865	1593	4500	431	14 Days
LTL	91000	24.83%	36	₹ 1,660	1611	5460	431	14 Days
LTL	92000	24.83%	36	₹ 1,678	1628	5520	431	14 Days
LTL	93000	24.83%	36	₹ 1,696	1646	5580	431	14 Days
LTL	94000	24.83%	36	₹ 1,715	1664	5640	431	14 Days
LTL	95000	24.83%	36	₹ 1,733	1682	5700	431	14 Days
LTL	96000	24.83%	36	₹ 1,751	1699	5760	431	14 Days
LTL	97000	24.83%	36	₹ 1,769	1717	5820	431	14 Days
LTL	98000	24.83%	36	₹ 1,788	1735	5880	431	14 Days
LTL	99000	24.83%	36	₹ 1,806	1752	5940	431	14 Days
LTL	100000	24.83%	36	₹ 1,824	1770	6000	431	14 Days
LTL	101000	24.83%	36	₹ 1,842	1788	6060	431	14 Days
LTL	102000	24.83%	36	₹ 1,861	1805	6120	431	14 Days
LTL	103000	24.83%	36	₹ 1,879	1823	6180	431	14 Days
LTL	104000	24.83%	36	₹ 1,897	1841	6240	431	14 Days
LTL	105000	24.83%	36	₹ 1,915	1859	6300	431	14 Days

PRODUCT STRUCTURE EFFECTIVE FROM: 23-02-2026								
PRODUCT CATEGORY	LOAN AMOUNT	R.O.I (%)	TENURE	EPI	LPF	LPC	NAT CAL	REPAYMENT FREQUENCY
WATER & SANITATION COMBO	35000	24.83%	24	₹ 860	620	1400	345	14 Days
WATER & SANITATION COMBO	40000	24.83%	24	₹ 980	708	1600	345	14 Days
WATER & SANITATION COMBO	45000	24.83%	24	₹ 1,110	797	1800	345	14 Days
TOILET CONSTRUCTION	20000	24.83%	12	₹ 880	177	400	241	14 Days
TOILET CONSTRUCTION	25000	24.83%	12	₹ 1,090	221	500	241	14 Days

TOILET CONSTRUCTION	30000	24.83%	12	₹ 1,310	266	600	241	14 Days
TOILET CONSTRUCTION	20000	24.83%	18	₹ 620	354	600	345	14 Days
TOILET CONSTRUCTION	25000	24.83%	18	₹ 770	443	750	345	14 Days
TOILET CONSTRUCTION	30000	24.83%	18	₹ 930	531	900	345	14 Days
TOILET IMPROVEMENT	15000	24.83%	12	₹ 660	133	300	241	14 Days
TOILET IMPROVEMENT	20000	24.83%	12	₹ 880	177	400	241	14 Days
TOILET IMPROVEMENT	25000	24.83%	12	₹ 1,090	221	500	241	14 Days
TOILET IMPROVEMENT	30000	24.83%	12	₹ 1,310	266	600	241	14 Days
TOILET IMPROVEMENT	15000	24.83%	18	₹ 470	266	450	345	14 Days
TOILET IMPROVEMENT	20000	24.83%	18	₹ 620	354	600	345	14 Days
TOILET IMPROVEMENT	25000	24.83%	18	₹ 770	443	750	345	14 Days
TOILET IMPROVEMENT	30000	24.83%	18	₹ 930	531	900	345	14 Days
WATER	10000	24.83%	12	₹ 440	89	200	241	14 Days
WATER	15000	24.83%	12	₹ 660	133	300	241	14 Days
WATER	20000	24.83%	12	₹ 880	177	400	241	14 Days

*End