

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 provided, and the applicable interest rate will be 24.83%. From Cycle 3 onwards, the interest rate will be reduced by 0.15% from the interest rate of the previously disbursed main loan.

The below mentioned product structure is effective from **23rd July 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: 23-07-2026										
PRODUCT CATEGORY	LOAN AMOUNT	R.O.I (%)	TENURE (IN MONTHS)	EPI	LPF	LPC	NAT CAL	REPAYMENT FREQUENCY	No. of Ins/Year	Total Installment
IGL	20000	27.95%	12	₹ 886	177	400	241	14 Days	26	26
IGL	21000	27.95%	12	₹ 930	186	420	241	14 Days	26	26
IGL	22000	27.95%	12	₹ 974	195	440	241	14 Days	26	26
IGL	23000	27.95%	12	₹ 1,019	204	460	241	14 Days	26	26
IGL	24000	27.95%	12	₹ 1,063	212	480	241	14 Days	26	26
IGL	25000	27.95%	12	₹ 1,107	221	500	241	14 Days	26	26
IGL	26000	27.95%	12	₹ 1,152	230	520	241	14 Days	26	26
IGL	27000	27.95%	12	₹ 1,196	239	540	241	14 Days	26	26
IGL	28000	27.95%	12	₹ 1,240	248	560	241	14 Days	26	26
IGL	29000	27.95%	12	₹ 1,284	257	580	241	14 Days	26	26
IGL	30000	27.95%	12	₹ 1,329	266	600	241	14 Days	26	26
IGL	31000	27.95%	12	₹ 1,373	274	620	241	14 Days	26	26
IGL	32000	27.95%	12	₹ 1,417	283	640	241	14 Days	26	26
IGL	33000	27.95%	12	₹ 1,462	292	660	241	14 Days	26	26
IGL	34000	27.95%	12	₹ 1,506	301	680	241	14 Days	26	26
IGL	35000	27.95%	12	₹ 1,550	310	700	241	14 Days	26	26
IGL	36000	27.95%	12	₹ 1,594	319	720	241	14 Days	26	26
IGL	37000	27.95%	12	₹ 1,639	327	740	241	14 Days	26	26
IGL	38000	27.95%	12	₹ 1,683	336	760	241	14 Days	26	26
IGL	39000	27.95%	12	₹ 1,727	345	780	241	14 Days	26	26
IGL	40000	27.95%	12	₹ 1,772	354	800	241	14 Days	26	26
IGL	20000	27.95%	18	₹ 631	354	600	345	14 Days	26	39
IGL	21000	27.95%	18	₹ 662	372	630	345	14 Days	26	39
IGL	22000	27.95%	18	₹ 694	389	660	345	14 Days	26	39
IGL	23000	27.95%	18	₹ 725	407	690	345	14 Days	26	39
IGL	24000	27.95%	18	₹ 757	425	720	345	14 Days	26	39
IGL	25000	27.95%	18	₹ 788	443	750	345	14 Days	26	39

IGL	26000	27.95%	18	₹ 820	460	780	345	14 Days	26	39
IGL	27000	27.95%	18	₹ 851	478	810	345	14 Days	26	39
IGL	28000	27.95%	18	₹ 883	496	840	345	14 Days	26	39
IGL	29000	27.95%	18	₹ 914	513	870	345	14 Days	26	39
IGL	30000	27.95%	18	₹ 946	531	900	345	14 Days	26	39
IGL	31000	27.95%	18	₹ 977	549	930	345	14 Days	26	39
IGL	32000	27.95%	18	₹ 1,009	566	960	345	14 Days	26	39
IGL	33000	27.95%	18	₹ 1,040	584	990	345	14 Days	26	39
IGL	34000	27.95%	18	₹ 1,072	602	1020	345	14 Days	26	39
IGL	35000	27.95%	18	₹ 1,103	620	1050	345	14 Days	26	39
IGL	36000	27.95%	18	₹ 1,135	637	1080	345	14 Days	26	39
IGL	37000	27.95%	18	₹ 1,166	655	1110	345	14 Days	26	39
IGL	38000	27.95%	18	₹ 1,198	673	1140	345	14 Days	26	39
IGL	39000	27.95%	18	₹ 1,230	690	1170	345	14 Days	26	39
IGL	40000	27.95%	18	₹ 1,261	708	1200	345	14 Days	26	39
IGL	20000	27.95%	24	₹ 504	354	800	345	14 Days	26	52
IGL	21000	27.95%	24	₹ 529	372	840	345	14 Days	26	52
IGL	22000	27.95%	24	₹ 554	389	880	345	14 Days	26	52
IGL	23000	27.95%	24	₹ 580	407	920	345	14 Days	26	52
IGL	24000	27.95%	24	₹ 605	425	960	345	14 Days	26	52
IGL	25000	27.95%	24	₹ 630	443	1000	345	14 Days	26	52
IGL	26000	27.95%	24	₹ 655	460	1040	345	14 Days	26	52
IGL	27000	27.95%	24	₹ 681	478	1080	345	14 Days	26	52
IGL	28000	27.95%	24	₹ 706	496	1120	345	14 Days	26	52
IGL	29000	27.95%	24	₹ 731	513	1160	345	14 Days	26	52
IGL	30000	27.95%	24	₹ 756	531	1200	345	14 Days	26	52
IGL	31000	27.95%	24	₹ 781	549	1240	345	14 Days	26	52
IGL	32000	27.95%	24	₹ 807	566	1280	345	14 Days	26	52
IGL	33000	27.95%	24	₹ 832	584	1320	345	14 Days	26	52
IGL	34000	27.95%	24	₹ 857	602	1360	345	14 Days	26	52
IGL	35000	27.95%	24	₹ 882	620	1400	345	14 Days	26	52
IGL	36000	27.95%	24	₹ 907	637	1440	345	14 Days	26	52
IGL	37000	27.95%	24	₹ 933	655	1480	345	14 Days	26	52
IGL	38000	27.95%	24	₹ 958	673	1520	345	14 Days	26	52
IGL	39000	27.95%	24	₹ 983	690	1560	345	14 Days	26	52
IGL	40000	27.95%	24	₹ 1,008	708	1600	345	14 Days	26	52
IGL	41000	27.95%	24	₹ 1,033	726	1640	345	14 Days	26	52
IGL	42000	27.95%	24	₹ 1,059	743	1680	345	14 Days	26	52
IGL	43000	27.95%	24	₹ 1,084	761	1720	345	14 Days	26	52
IGL	44000	27.95%	24	₹ 1,109	779	1760	345	14 Days	26	52
IGL	45000	27.95%	24	₹ 1,134	797	1800	345	14 Days	26	52
IGL	46000	27.95%	24	₹ 1,159	814	1840	345	14 Days	26	52
IGL	47000	27.95%	24	₹ 1,185	832	1880	345	14 Days	26	52

IGL	48000	27.95%	24	₹ 1,210	850	1920	345	14 Days	26	52
IGL	49000	27.95%	24	₹ 1,235	867	1960	345	14 Days	26	52
IGL	50000	27.95%	24	₹ 1,260	885	2000	345	14 Days	26	52
IGL	51000	27.95%	24	₹ 1,285	903	2040	345	14 Days	26	52
IGL	52000	27.95%	24	₹ 1,311	920	2080	345	14 Days	26	52
IGL	53000	27.95%	24	₹ 1,336	938	2120	345	14 Days	26	52
IGL	54000	27.95%	24	₹ 1,361	956	2160	345	14 Days	26	52
IGL	55000	27.95%	24	₹ 1,386	974	2200	345	14 Days	26	52
IGL	56000	27.95%	24	₹ 1,411	991	2240	345	14 Days	26	52
IGL	57000	27.95%	24	₹ 1,437	1009	2280	345	14 Days	26	52
IGL	58000	27.95%	24	₹ 1,462	1027	2320	345	14 Days	26	52
IGL	59000	27.95%	24	₹ 1,487	1044	2360	345	14 Days	26	52
IGL	60000	27.95%	24	₹ 1,512	1062	2400	345	14 Days	26	52
IGL	61000	27.95%	24	₹ 1,537	1080	2440	345	14 Days	26	52
IGL	62000	27.95%	24	₹ 1,563	1097	2480	345	14 Days	26	52
IGL	63000	27.95%	24	₹ 1,588	1115	2520	345	14 Days	26	52
IGL	64000	27.95%	24	₹ 1,613	1133	2560	345	14 Days	26	52
IGL	65000	27.95%	24	₹ 1,638	1151	2600	345	14 Days	26	52
IGL	66000	27.95%	24	₹ 1,663	1168	2640	345	14 Days	26	52
IGL	67000	27.95%	24	₹ 1,689	1186	2680	345	14 Days	26	52
IGL	68000	27.95%	24	₹ 1,714	1204	2720	345	14 Days	26	52
IGL	69000	27.95%	24	₹ 1,739	1221	2760	345	14 Days	26	52
IGL	70000	27.95%	24	₹ 1,764	1239	2800	345	14 Days	26	52

PRODUCT STRUCTURE EFFECTIVE FROM: 23-07-2026										
PRODUCT CATEGORY	LOAN AMOUNT	R.O.I (%)	TENURE (IN MONTHS)	EPI	LPF	LPC	NAT CAL	REPAYMENT FREQUENCY	No. of Ins/Year	Total Installment
IGL_IL	10000	27.95%	12	₹ 965	89	200	241	Monthly	12	12
IGL_IL	11000	27.95%	12	₹ 1,061	97	220	241	Monthly	12	12
IGL_IL	12000	27.95%	12	₹ 1,158	106	240	241	Monthly	12	12
IGL_IL	13000	27.95%	12	₹ 1,254	115	260	241	Monthly	12	12
IGL_IL	14000	27.95%	12	₹ 1,351	124	280	241	Monthly	12	12
IGL_IL	15000	27.95%	12	₹ 1,447	133	300	241	Monthly	12	12
IGL_IL	16000	27.95%	12	₹ 1,544	142	320	241	Monthly	12	12
IGL_IL	17000	27.95%	12	₹ 1,640	150	340	241	Monthly	12	12
IGL_IL	18000	27.95%	12	₹ 1,737	159	360	241	Monthly	12	12
IGL_IL	19000	27.95%	12	₹ 1,833	168	380	241	Monthly	12	12
IGL_IL	20000	27.95%	12	₹ 1,930	177	400	241	Monthly	12	12
IGL_IL	21000	27.95%	12	₹ 2,026	186	420	241	Monthly	12	12
IGL_IL	22000	27.95%	12	₹ 2,123	195	440	241	Monthly	12	12

IGL_IL	23000	27.95%	12	₹ 2,219	204	460	241	Monthly	12	12
IGL_IL	24000	27.95%	12	₹ 2,316	212	480	241	Monthly	12	12
IGL_IL	25000	27.95%	12	₹ 2,412	221	500	241	Monthly	12	12
IGL_IL	26000	27.95%	12	₹ 2,509	230	520	241	Monthly	12	12
IGL_IL	27000	27.95%	12	₹ 2,605	239	540	241	Monthly	12	12
IGL_IL	28000	27.95%	12	₹ 2,701	248	560	241	Monthly	12	12
IGL_IL	29000	27.95%	12	₹ 2,798	257	580	241	Monthly	12	12
IGL_IL	30000	27.95%	12	₹ 2,894	266	600	241	Monthly	12	12
IGL_IL	31000	27.95%	12	₹ 2,991	274	620	241	Monthly	12	12
IGL_IL	32000	27.95%	12	₹ 3,087	283	640	241	Monthly	12	12
IGL_IL	33000	27.95%	12	₹ 3,184	292	660	241	Monthly	12	12
IGL_IL	34000	27.95%	12	₹ 3,280	301	680	241	Monthly	12	12
IGL_IL	35000	27.95%	12	₹ 3,377	310	700	241	Monthly	12	12
IGL_IL	36000	27.95%	12	₹ 3,473	319	720	241	Monthly	12	12
IGL_IL	37000	27.95%	12	₹ 3,570	327	740	241	Monthly	12	12
IGL_IL	38000	27.95%	12	₹ 3,666	336	760	241	Monthly	12	12
IGL_IL	39000	27.95%	12	₹ 3,763	345	780	241	Monthly	12	12
IGL_IL	40000	27.95%	12	₹ 3,859	354	800	241	Monthly	12	12
IGL_IL	41000	27.95%	12	₹ 3,956	363	820	241	Monthly	12	12
IGL_IL	42000	27.95%	12	₹ 4,052	372	840	241	Monthly	12	12
IGL_IL	43000	27.95%	12	₹ 4,149	381	860	241	Monthly	12	12
IGL_IL	44000	27.95%	12	₹ 4,245	389	880	241	Monthly	12	12
IGL_IL	45000	27.95%	12	₹ 4,342	398	900	241	Monthly	12	12
IGL_IL	46000	27.95%	12	₹ 4,438	407	920	241	Monthly	12	12
IGL_IL	47000	27.95%	12	₹ 4,535	416	940	241	Monthly	12	12
IGL_IL	48000	27.95%	12	₹ 4,631	425	960	241	Monthly	12	12
IGL_IL	49000	27.95%	12	₹ 4,728	434	980	241	Monthly	12	12
IGL_IL	50000	27.95%	12	₹ 4,824	443	1000	241	Monthly	12	12
IGL_IL	10000	27.95%	18	₹ 686	177	300	345	Monthly	12	18
IGL_IL	11000	27.95%	18	₹ 755	195	330	345	Monthly	12	18
IGL_IL	12000	27.95%	18	₹ 824	212	360	345	Monthly	12	18
IGL_IL	13000	27.95%	18	₹ 892	230	390	345	Monthly	12	18
IGL_IL	14000	27.95%	18	₹ 961	248	420	345	Monthly	12	18
IGL_IL	15000	27.95%	18	₹ 1,030	266	450	345	Monthly	12	18
IGL_IL	16000	27.95%	18	₹ 1,098	283	480	345	Monthly	12	18
IGL_IL	17000	27.95%	18	₹ 1,167	301	510	345	Monthly	12	18
IGL_IL	18000	27.95%	18	₹ 1,236	319	540	345	Monthly	12	18
IGL_IL	19000	27.95%	18	₹ 1,304	336	570	345	Monthly	12	18
IGL_IL	20000	27.95%	18	₹ 1,373	354	600	345	Monthly	12	18
IGL_IL	21000	27.95%	18	₹ 1,442	372	630	345	Monthly	12	18
IGL_IL	22000	27.95%	18	₹ 1,510	389	660	345	Monthly	12	18
IGL_IL	23000	27.95%	18	₹ 1,579	407	690	345	Monthly	12	18
IGL_IL	24000	27.95%	18	₹ 1,648	425	720	345	Monthly	12	18

IGL_IL	25000	27.95%	18	₹ 1,716	443	750	345	Monthly	12	18
IGL_IL	26000	27.95%	18	₹ 1,785	460	780	345	Monthly	12	18
IGL_IL	27000	27.95%	18	₹ 1,853	478	810	345	Monthly	12	18
IGL_IL	28000	27.95%	18	₹ 1,922	496	840	345	Monthly	12	18
IGL_IL	29000	27.95%	18	₹ 1,991	513	870	345	Monthly	12	18
IGL_IL	30000	27.95%	18	₹ 2,059	531	900	345	Monthly	12	18
IGL_IL	31000	27.95%	18	₹ 2,128	549	930	345	Monthly	12	18
IGL_IL	32000	27.95%	18	₹ 2,197	566	960	345	Monthly	12	18
IGL_IL	33000	27.95%	18	₹ 2,265	584	990	345	Monthly	12	18
IGL_IL	34000	27.95%	18	₹ 2,334	602	1020	345	Monthly	12	18
IGL_IL	35000	27.95%	18	₹ 2,403	620	1050	345	Monthly	12	18
IGL_IL	36000	27.95%	18	₹ 2,471	637	1080	345	Monthly	12	18
IGL_IL	37000	27.95%	18	₹ 2,540	655	1110	345	Monthly	12	18
IGL_IL	38000	27.95%	18	₹ 2,609	673	1140	345	Monthly	12	18
IGL_IL	39000	27.95%	18	₹ 2,677	690	1170	345	Monthly	12	18
IGL_IL	40000	27.95%	18	₹ 2,746	708	1200	345	Monthly	12	18
IGL_IL	41000	27.95%	18	₹ 2,815	726	1230	345	Monthly	12	18
IGL_IL	42000	27.95%	18	₹ 2,883	743	1260	345	Monthly	12	18
IGL_IL	43000	27.95%	18	₹ 2,952	761	1290	345	Monthly	12	18
IGL_IL	44000	27.95%	18	₹ 3,021	779	1320	345	Monthly	12	18
IGL_IL	45000	27.95%	18	₹ 3,089	797	1350	345	Monthly	12	18
IGL_IL	46000	27.95%	18	₹ 3,158	814	1380	345	Monthly	12	18
IGL_IL	47000	27.95%	18	₹ 3,226	832	1410	345	Monthly	12	18
IGL_IL	48000	27.95%	18	₹ 3,295	850	1440	345	Monthly	12	18
IGL_IL	49000	27.95%	18	₹ 3,364	867	1470	345	Monthly	12	18
IGL_IL	50000	27.95%	18	₹ 3,432	885	1500	345	Monthly	12	18
IGL_IL	51000	27.95%	18	₹ 3,501	903	1530	345	Monthly	12	18
IGL_IL	52000	27.95%	18	₹ 3,570	920	1560	345	Monthly	12	18
IGL_IL	53000	27.95%	18	₹ 3,638	938	1590	345	Monthly	12	18
IGL_IL	54000	27.95%	18	₹ 3,707	956	1620	345	Monthly	12	18
IGL_IL	55000	27.95%	18	₹ 3,776	974	1650	345	Monthly	12	18
IGL_IL	56000	27.95%	18	₹ 3,844	991	1680	345	Monthly	12	18
IGL_IL	57000	27.95%	18	₹ 3,913	1009	1710	345	Monthly	12	18
IGL_IL	58000	27.95%	18	₹ 3,982	1027	1740	345	Monthly	12	18
IGL_IL	59000	27.95%	18	₹ 4,050	1044	1770	345	Monthly	12	18
IGL_IL	60000	27.95%	18	₹ 4,119	1062	1800	345	Monthly	12	18
IGL_IL	41000	27.95%	24	₹ 2,249	726	1640	345	Monthly	12	24
IGL_IL	42000	27.95%	24	₹ 2,304	743	1680	345	Monthly	12	24
IGL_IL	43000	27.95%	24	₹ 2,359	761	1720	345	Monthly	12	24
IGL_IL	44000	27.95%	24	₹ 2,414	779	1760	345	Monthly	12	24
IGL_IL	45000	27.95%	24	₹ 2,469	797	1800	345	Monthly	12	24
IGL_IL	46000	27.95%	24	₹ 2,524	814	1840	345	Monthly	12	24
IGL_IL	47000	27.95%	24	₹ 2,579	832	1880	345	Monthly	12	24

IGL_IL	48000	27.95%	24	₹ 2,633	850	1920	345	Monthly	12	24
IGL_IL	49000	27.95%	24	₹ 2,688	867	1960	345	Monthly	12	24
IGL_IL	50000	27.95%	24	₹ 2,743	885	2000	345	Monthly	12	24
IGL_IL	51000	27.95%	24	₹ 2,798	903	2040	345	Monthly	12	24
IGL_IL	52000	27.95%	24	₹ 2,853	920	2080	345	Monthly	12	24
IGL_IL	53000	27.95%	24	₹ 2,908	938	2120	345	Monthly	12	24
IGL_IL	54000	27.95%	24	₹ 2,963	956	2160	345	Monthly	12	24
IGL_IL	55000	27.95%	24	₹ 3,017	974	2200	345	Monthly	12	24
IGL_IL	56000	27.95%	24	₹ 3,072	991	2240	345	Monthly	12	24
IGL_IL	57000	27.95%	24	₹ 3,127	1009	2280	345	Monthly	12	24
IGL_IL	58000	27.95%	24	₹ 3,182	1027	2320	345	Monthly	12	24
IGL_IL	59000	27.95%	24	₹ 3,237	1044	2360	345	Monthly	12	24
IGL_IL	60000	27.95%	24	₹ 3,292	1062	2400	345	Monthly	12	24
IGL_IL	61000	27.95%	24	₹ 3,347	1080	2440	345	Monthly	12	24
IGL_IL	62000	27.95%	24	₹ 3,402	1097	2480	345	Monthly	12	24
IGL_IL	63000	27.95%	24	₹ 3,456	1115	2520	345	Monthly	12	24
IGL_IL	64000	27.95%	24	₹ 3,511	1133	2560	345	Monthly	12	24
IGL_IL	65000	27.95%	24	₹ 3,566	1151	2600	345	Monthly	12	24
IGL_IL	66000	27.95%	24	₹ 3,621	1168	2640	345	Monthly	12	24
IGL_IL	67000	27.95%	24	₹ 3,676	1186	2680	345	Monthly	12	24
IGL_IL	68000	27.95%	24	₹ 3,731	1204	2720	345	Monthly	12	24
IGL_IL	69000	27.95%	24	₹ 3,786	1221	2760	345	Monthly	12	24
IGL_IL	70000	27.95%	24	₹ 3,840	1239	2800	345	Monthly	12	24
IGL_IL	71000	24.98%	30	₹ 3,206	1257	3550	431	Monthly	12	30
IGL_IL	72000	24.98%	30	₹ 3,251	1274	3600	431	Monthly	12	30
IGL_IL	73000	24.98%	30	₹ 3,296	1292	3650	431	Monthly	12	30
IGL_IL	74000	24.98%	30	₹ 3,341	1310	3700	431	Monthly	12	30
IGL_IL	75000	24.98%	30	₹ 3,386	1328	3750	431	Monthly	12	30
IGL_IL	76000	24.98%	30	₹ 3,432	1345	3800	431	Monthly	12	30
IGL_IL	77000	24.98%	30	₹ 3,477	1363	3850	431	Monthly	12	30
IGL_IL	78000	24.98%	30	₹ 3,522	1381	3900	431	Monthly	12	30
IGL_IL	79000	24.98%	30	₹ 3,567	1398	3950	431	Monthly	12	30
IGL_IL	80000	24.98%	30	₹ 3,612	1416	4000	431	Monthly	12	30
IGL_IL	81000	24.98%	30	₹ 3,657	1434	4050	431	Monthly	12	30
IGL_IL	82000	24.98%	30	₹ 3,703	1451	4100	431	Monthly	12	30
IGL_IL	83000	24.98%	30	₹ 3,748	1469	4150	431	Monthly	12	30
IGL_IL	84000	24.98%	30	₹ 3,793	1487	4200	431	Monthly	12	30
IGL_IL	85000	24.98%	30	₹ 3,838	1505	4250	431	Monthly	12	30
IGL_IL	86000	24.98%	30	₹ 3,883	1522	4300	431	Monthly	12	30
IGL_IL	87000	24.98%	30	₹ 3,928	1540	4350	431	Monthly	12	30
IGL_IL	88000	24.98%	30	₹ 3,973	1558	4400	431	Monthly	12	30
IGL_IL	89000	24.98%	30	₹ 4,019	1575	4450	431	Monthly	12	30
IGL_IL	90000	24.98%	30	₹ 4,064	1593	4500	431	Monthly	12	30

IGL_IL	91000	24.98%	30	₹ 4,109	1611	4550	431	Monthly	12	30
IGL_IL	92000	24.98%	30	₹ 4,154	1628	4600	431	Monthly	12	30
IGL_IL	93000	24.98%	30	₹ 4,199	1646	4650	431	Monthly	12	30
IGL_IL	94000	24.98%	30	₹ 4,244	1664	4700	431	Monthly	12	30
IGL_IL	95000	24.98%	30	₹ 4,290	1682	4750	431	Monthly	12	30
IGL_IL	96000	24.98%	30	₹ 4,335	1699	4800	431	Monthly	12	30
IGL_IL	97000	24.98%	30	₹ 4,380	1717	4850	431	Monthly	12	30
IGL_IL	98000	24.98%	30	₹ 4,425	1735	4900	431	Monthly	12	30
IGL_IL	99000	24.98%	30	₹ 4,470	1752	4950	431	Monthly	12	30
IGL_IL	100000	24.98%	30	₹ 4,515	1770	5000	431	Monthly	12	30
IGL_IL	101000	24.98%	36	₹ 4,015	1788	6060	431	Monthly	12	36
IGL_IL	102000	24.98%	36	₹ 4,054	1805	6120	431	Monthly	12	36
IGL_IL	103000	24.98%	36	₹ 4,094	1823	6180	431	Monthly	12	36
IGL_IL	104000	24.98%	36	₹ 4,134	1841	6240	431	Monthly	12	36
IGL_IL	105000	24.98%	36	₹ 4,174	1859	6300	431	Monthly	12	36
IGL_IL	106000	24.98%	36	₹ 4,213	1876	6360	431	Monthly	12	36
IGL_IL	107000	24.98%	36	₹ 4,253	1894	6420	431	Monthly	12	36
IGL_IL	108000	24.98%	36	₹ 4,293	1912	6480	431	Monthly	12	36
IGL_IL	109000	24.98%	36	₹ 4,333	1929	6540	431	Monthly	12	36
IGL_IL	110000	24.98%	36	₹ 4,372	1947	6600	431	Monthly	12	36
IGL_IL	111000	24.98%	36	₹ 4,412	1965	6660	431	Monthly	12	36
IGL_IL	112000	24.98%	36	₹ 4,452	1982	6720	431	Monthly	12	36
IGL_IL	113000	24.98%	36	₹ 4,492	2000	6780	431	Monthly	12	36
IGL_IL	114000	24.98%	36	₹ 4,531	2018	6840	431	Monthly	12	36
IGL_IL	115000	24.98%	36	₹ 4,571	2036	6900	431	Monthly	12	36
IGL_IL	116000	24.98%	36	₹ 4,611	2053	6960	431	Monthly	12	36
IGL_IL	117000	24.98%	36	₹ 4,651	2071	7020	431	Monthly	12	36
IGL_IL	118000	24.98%	36	₹ 4,690	2089	7080	431	Monthly	12	36
IGL_IL	119000	24.98%	36	₹ 4,730	2106	7140	431	Monthly	12	36
IGL_IL	120000	24.98%	36	₹ 4,770	2124	7200	431	Monthly	12	36
IGL_IL	121000	24.98%	36	₹ 4,810	2142	7260	431	Monthly	12	36
IGL_IL	122000	24.98%	36	₹ 4,849	2159	7320	431	Monthly	12	36
IGL_IL	123000	24.98%	36	₹ 4,889	2177	7380	431	Monthly	12	36
IGL_IL	124000	24.98%	36	₹ 4,929	2195	7440	431	Monthly	12	36
IGL_IL	125000	24.98%	36	₹ 4,969	2213	7500	431	Monthly	12	36

PRODUCT STRUCTURE EFFECTIVE FROM: 23-07-2026								
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: 23-07-2026										
PRODUCT CATEGORY	LOAN AMOUNT	R.O.I (%)	TENURE (IN MONTHS)	EPI	LPF	LPC	NAT CAL	REPAYMENT FREQUENCY	No. of Ins/Year	Total Installment
TOILET CONSTRUCTION	20000	27.95%	12	₹ 886	177	400	241	14 Days	26	26
TOILET CONSTRUCTION	25000	27.95%	12	₹ 1,107	221	500	241	14 Days	26	26
TOILET CONSTRUCTION	30000	27.95%	12	₹ 1,329	266	600	241	14 Days	26	26
TOILET CONSTRUCTION	20000	27.95%	18	₹ 631	354	600	345	14 Days	26	39
TOILET CONSTRUCTION	25000	27.95%	18	₹ 788	443	750	345	14 Days	26	39
TOILET CONSTRUCTION	30000	27.95%	18	₹ 946	531	900	345	14 Days	26	39
TOILET IMPROVEMENT	15000	27.95%	12	₹ 664	133	300	241	14 Days	26	26
TOILET IMPROVEMENT	20000	27.95%	12	₹ 886	177	400	241	14 Days	26	26
TOILET IMPROVEMENT	25000	27.95%	12	₹ 1,107	221	500	241	14 Days	26	26
TOILET IMPROVEMENT	30000	27.95%	12	₹ 1,329	266	600	241	14 Days	26	26

TOILET IMPROVEMENT	15000	27.95%	18	₹ 473	266	450	345	14 Days	26	39
TOILET IMPROVEMENT	20000	27.95%	18	₹ 631	354	600	345	14 Days	26	39
TOILET IMPROVEMENT	25000	27.95%	18	₹ 788	443	750	345	14 Days	26	39
TOILET IMPROVEMENT	30000	27.95%	18	₹ 946	531	900	345	14 Days	26	39
WATER	10000	27.95%	12	₹ 443	89	200	241	14 Days	26	26
WATER	15000	27.95%	12	₹ 664	133	300	241	14 Days	26	26
WATER	20000	27.95%	12	₹ 886	177	400	241	14 Days	26	26
WASH COMBO	35000	27.95%	24	₹ 882	620	1400	345	14 Days	26	52
WASH COMBO	36000	27.95%	24	₹ 907	637	1440	345	14 Days	26	52
WASH COMBO	37000	27.95%	24	₹ 933	655	1480	345	14 Days	26	52
WASH COMBO	38000	27.95%	24	₹ 958	673	1520	345	14 Days	26	52
WASH COMBO	39000	27.95%	24	₹ 983	690	1560	345	14 Days	26	52
WASH COMBO	40000	27.95%	24	₹ 1,008	708	1600	345	14 Days	26	52
WASH COMBO	41000	27.95%	24	₹ 1,033	726	1640	345	14 Days	26	52
WASH COMBO	42000	27.95%	24	₹ 1,059	743	1680	345	14 Days	26	52
WASH COMBO	43000	27.95%	24	₹ 1,084	761	1720	345	14 Days	26	52
WASH COMBO	44000	27.95%	24	₹ 1,109	779	1760	345	14 Days	26	52
WASH COMBO	45000	27.95%	24	₹ 1,134	797	1800	345	14 Days	26	52

***End**