



Appendix 1 - Products Financial Interest Rate

Repayment Frequency	JLG Loan Product	Interest Rate (PA Reducing)	Loan Tenor	LPF	Single Insurance	Double Insurance	Health Insurance Loan Product	Net Disbursement Amount	Instalment Amount
Unnati									
Monthly	26,500	26%	12	469	395	790	-	25,241	2,600
Monthly	29,000	26%	12	513	432	864	2,340	25,283	2,800
Monthly	32,000	26%	12	566	476	952	-	30,482	3,100
Monthly	32,000	26%	18	566	476	952	-	30,482	1 to 12 - 2200 13 to 17 - 2100
Monthly	34,000	26%	12	602	506	1,012	2,340	30,046	3,300
Monthly	34,000	26%	18	602	506	1,012	2,340	30,046	2,300
Monthly	42,500	26%	24	752	723	1,446	-	40,302	2,300
Monthly	47,000	26%	24	832	800	1,600	4,203	40,365	1 to 7 - 2600 8 to 23 - 2500
Monthly	53,000	26%	24	938	902	1,804	-	50,258	1 to 12 - 2900 13 to 23 - 2800
Monthly	57,500	26%	24	1,018	979	1,958	4,203	50,321	3,100
Monthly	63,500	26%	24	1,124	1,081	2,162	-	60,214	1 to 4 - 3500 5 to 23 - 3400

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धन अधिकार सेवारं

Monthly	68,000	26%	24	1,204	1,157	2,314	4,203	60,279	1 to 16 - 3700 17 to 23 - 3600
Monthly	74,000	26%	24	1,310	1,259	2,518	-	70,172	4,000
Monthly	78,500	26%	24	1,389	1,336	2,672	4,203	70,236	1 to 6 - 4300 7 to 23 - 4200
Monthly	84,500	26%	24	1,496	1,437	2,874	-	80,130	1 to 12 - 4600 13 to 23 - 4500
Monthly	89,000	26%	24	1,575	1,514	3,028	4,203	80,194	4,800

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Repayment Frequency	JLG Loan Product	Interest Rate (PA Reducing)	Loan Tenor	LPF	Single Insurance	Double Insurance	Health Insurance Loan Product	Net Disbursement Amount	Instalment Amount
Pragati									
Weekly	26,500	26%	52	469	395	790	-	25,241	1 to 41 - 600 42 to 51 - 500
Weekly	29,000	26%	52	513	432	864	2,340	25,283	1 to 18 - 700 19 to 51 - 600
Weekly	32,000	26%	52	566	476	952	-	30,482	700
Weekly	32,000	26%	78	566	476	952	-	30,482	1 to 75 - 500 76 to 77 - 400
Weekly	34,000	26%	52	602	506	1,012	2,340	30,046	1 to 22 - 800 23 to 51 - 700
Weekly	34,000	26%	78	602	506	1,012	2,340	30,046	1 to 19 - 600 20 to 78 - 500
Weekly	42,500	26%	104	752	723	1,446	-	40,302	1 to 22 - 600 23 to 103 - 500
Weekly	47,000	26%	104	832	800	1,600	4,203	40,365	1 to 80 - 600 81 to 103 - 500
Weekly	53,000	26%	104	938	902	1,804	-	50,258	1 to 51 - 700 52 to 103 - 600
Weekly	57,500	26%	104	1,018	979	1,958	4,203	50,321	1 to 12 - 800 13 to 103 - 600
Weekly	63,500	26%	104	1,124	1,081	2,162	-	60,214	1 to 84 - 800 85 to 103 - 700

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Weekly	68,000	26%	104	1,204	1,157	2,314	4,203	60,279	1 to 36 - 900 37 to 103 - 800
Weekly	74,000	26%	104	1,310	1,259	2,518	-	70,172	1 to 12 - 1000 13 to 103 - 900
Weekly	78,500	26%	104	1,389	1,336	2,672	4,203	70,236	1 to 72 - 1000 73 to 103 - 900
Weekly	84,500	26%	104	1,496	1,437	2,874	-	80,130	1 to 40 - 1100 41 to 103 - 1000
Weekly	89,000	26%	104	1,575	1,514	3,028	4,203	80,194	1100

Insurance Products

All loans from the Svasti company are bundled with an insurance scheme that covers the Member and the head of household. The features, terms, and conditions of the insurance are as follows:

- Life Assured – Member of Svasti and/or family member of Svasti
- Sum insured is equal to the loan amount.
- Eligibility – Age between 18 and 57 years
- Cases where claim benefit is applicable – Accidental and natural deaths (no exceptions in cases of any pre-existing disease)
- The claim benefit is not applicable when the claims are arising as a result of a member under this policy, committing suicide (whether being sane or insane at such time) within one year of commencement of member cover/date of revival of member cover
- Beneficiary - Nominee/legal heir of the insured. The nominee should be above 18 years of age
- The sum insured will be paid as a claim amount to the nominee/legal heir of the member through the policyholder
- The policy commences from the date of disbursement of the loan of the associated member
- The policy ceased to exist from the earliest of the following.
 - At the date of death of the insured (in case of death of one person, policy for the other person continues.)
 - The date on which the insured attains the age of 60 years.
 - Date on which the premium for the insured cease

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