



धन अधिकार सेवाएं

## Circular 12 Appendix 1 - Products Financial T&C

Loan Amount	Interest Rate	Rate	Tenor	LPF	Instalment schedule			Insurance (1 person)	Insurance (2 persons)	Insurance tenor (months)
					From	To	Amount			
<b>PRAGATI</b>										
20,000	P.A Reducing	23.66%	52 Weeks	236	1	51	435	266	532	24
	Monthly Reducing	1.97%			52	52	305			
	P.A flat	12.45%								
	Monthly flat	1.04%								
	Simple Annual EIRR	25.74%								
	Monthly EIRR	2.15%								
25,000	P.A Reducing	23.68%	52 Weeks	295	1	51	540	332	664	24
	Monthly Reducing	1.97%			52	52	600			
	P.A flat	12.56%								
	Monthly flat	1.05%								
	Simple Annual EIRR	26.00%								
	Monthly EIRR	2.17%								
30,000	P.A Reducing	23.68%	78 Weeks	354	1	77	455	399	798	24
	Monthly Reducing	1.97%			78	78	720			
	P.A flat	12.79%								
	Monthly flat	1.07%								
	Simple Annual EIRR	24.96%								
	Monthly EIRR	2.08%								
	(continued on next page)									

### Svasti Microfinance Private Limited

Registered Office: Old 107, New No. 187, Peters Road, Chennai 600086

Corporate Office: Office No. 307, 3rd Floor, Flying Colours, Pandit Dindayal Upadhyay Marg, L.B.S. Cross Road, Near BEST Depot, Mulund (West), Mumbai 400080 Phone: +91 22 25694977 | E-mail: info@svasti.in

CIN U6922TN1995PTCO30293 | GSTIN 27AAACE2124L1ZU



धन अधिकार सेवाएं

Loan Amount	Interest Rate	Rate	Tenor	LPF	Instalment schedule			Insurance (1 person)	Insurance (2 persons)	Insurance tenor (months)
					From	To	Amount			
40,000	P.A Reducing	23.68%	104 Weeks	472	1	103	485	608	1216	27
	Monthly Reducing	1.97%			104	104	315			
	P.A flat	12.84%								
	Monthly flat	1.07%								
	Simple Annual EIRR	24.96%								
	Monthly EIRR	2.08%								
50,000	P.A Reducing	23.68%	104 Weeks	590	1	103	605	759	1518	27
	Monthly Reducing	1.97%			104	104	560			
	P.A flat	12.88%								
	Monthly flat	1.07%								
	Simple Annual EIRR	24.77%								
	Monthly EIRR	2.06%								
60,000	P.A Reducing	23.68%	104 Weeks	708	1	103	725	911	1822	27
	Monthly Reducing	1.97%			104	104	800			
	P.A flat	12.90%								
	Monthly flat	1.08%								
	Simple Annual EIRR	24.76%								
	Monthly EIRR	2.06%								
70,000	P.A Reducing	23.68%	104 Weeks	826	1	103	850	1063	2126	27
	Monthly Reducing	1.97%			104	104	390			
	P.A flat	12.81%								
	Monthly flat	1.07%								
	Simple Annual EIRR	24.78%								
	Monthly EIRR	2.07%								

**Svasti Microfinance Private Limited**

Registered Office: Old 107, New No. 187, Peters Road, Chennai 600086

Corporate Office: Office No. 307, 3rd Floor, Flying Colours, Pandit Dindayal Upadhyay Marg, L.B.S. Cross Road, Near BEST Depot, Mulund (West), Mumbai 400080 Phone: +91 22 25694977 | E-mail: info@svasti.in

CIN U6922TN1995PTC030293 | GSTIN 27AAACE2124L1ZU



धन अधिकार सेवाएं

Loan Amount	Interest Rate	Rate	Tenor	LPF	Instalment schedule			Insurance (1 person)	Insurance (2 persons)	Insurance tenor (months)
					From	To	Amount			
75,000	P.A Reducing	23.68%	104 Weeks	885	1	103	905	1139	2278	27
	Monthly Reducing	1.97%			104	104	1170			
	P.A flat	12.92%								
	Monthly flat	1.08%								
	Simple Annual EIRR	24.77%								
	Monthly EIRR	2.06%								
80,000	P.A Reducing	23.68%	104 Weeks	944	1	103	970	1215	2430	27
	Monthly Reducing	1.97%			104	104	625			
	P.A flat	12.83%								
	Monthly flat	1.07%								
	Simple Annual EIRR	24.77%								
	Monthly EIRR	2.06%								
<b>UNNATI</b>										
20,000	P.A Reducing	23.67%	12 months	236	1	11	1885	266	532	24
	Monthly Reducing	1.97%			12	12	1925			
	P.A flat	13.30%								
	Monthly flat	1.11%								
	Simple Annual EIRR	25.68%								
	Monthly EIRR	2.14%								
	(continued on next page)									

**Svasti Microfinance Private Limited**

Registered Office: Old 107, New No. 187, Peters Road, Chennai 600086

Corporate Office: Office No. 307, 3rd Floor, Flying Colours, Pandit Dindayal Upadhyay Marg, L.B.S. Cross Road, Near BEST Depot, Mulund (West), Mumbai 400080 Phone: +91 22 25694977 | E-mail: info@svasti.in

CIN U6922TN1995PTCO30293 | GSTIN 27AAACE2124L1ZU



धन अधिकार सेवाएँ

Loan Amount	Interest Rate	Rate	Tenor	LPF	Instalment schedule			Insurance (1 person)	Insurance (2 persons)	Insurance tenor (months)
					From	To	Amount			
25,000	P.A Reducing	23.68%	18 months	295	1	17	1665	332	664	24
	Monthly Reducing	1.97%			18	18	1635			
	P.A flat	13.17%								
	Monthly flat	1.10%								
	Simple Annual EIRR	25.08%								
	Monthly EIRR	2.09%								
30,000	P.A Reducing	23.67%	18 months	354	1	17	2000	399	798	24
	Monthly Reducing	1.97%			18	18	1920			
	P.A flat	13.16%								
	Monthly flat	1.10%								
	Simple Annual EIRR	25.08%								
	Monthly EIRR	2.09%								
40,000	P.A Reducing	23.68%	24 months	472	1	23	2110	608	1216	27
	Monthly Reducing	1.97%			24	24	2065			
	P.A flat	13.24%								
	Monthly flat	1.10%								
	Simple Annual EIRR	24.72%								
	Monthly EIRR	2.06%								
50,000	P.A Reducing	23.68%	24 months	590	1	23	2635	759	1518	27
	Monthly Reducing	1.97%			24	24	2650			
	P.A flat	13.26%								
	Monthly flat	1.11%								
	Simple Annual EIRR	24.72%								
	Monthly EIRR	2.06%								

**Svasti Microfinance Private Limited**

Registered Office: Old 107, New No. 187, Peters Road, Chennai 600086

Corporate Office: Office No. 307, 3rd Floor, Flying Colours, Pandit Dindayal Upadhyay Marg, L.B.S. Cross Road, Near BEST Depot, Mulund (West), Mumbai 400080 Phone: +91 22 25694977 | E-mail: info@svasti.in

CIN U6922TN1995PTCO30293 | GSTIN 27AAACE2124L1ZU



धन अधिकार सेवाएँ

Loan Amount	Interest Rate	Rate	Tenor	LPF	Instalment schedule			Insurance (1 person)	Insurance (2 persons)	Insurance tenor (months)
					From	To	Amount			
60,000	P.A Reducing	23.68%	24 months	708	1	23	3165	911	1822	27
	Monthly Reducing	1.97%			24	24	3095			
	P.A flat	13.24%								
	Monthly flat	1.10%								
	Simple Annual EIRR	24.72%								
	Monthly EIRR	2.06%								
70,000	P.A Reducing	23.68%	24 months	826	1	23	3690	1063	2126	27
	Monthly Reducing	1.97%			24	24	3685			
	P.A flat	13.25%								
	Monthly flat	1.10%								
	Simple Annual EIRR	24.72%								
	Monthly EIRR	2.06%								
75,000	P.A Reducing	23.68%	24 months	885	1	23	3955	1139	2278	27
	Monthly Reducing	1.97%			24	24	3900			
	P.A flat	13.24%								
	Monthly flat	1.10%								
	Simple Annual EIRR	24.72%								
	Monthly EIRR	2.06%								
80,000	P.A Reducing	23.68%	24 months	944	1	23	4220	1215	2430	27
	Monthly Reducing	1.97%			24	24	4125			
	P.A flat	13.24%								
	Monthly flat	1.10%								
	Simple Annual EIRR	24.72%								
	Monthly EIRR	2.06%								

**Svasti Microfinance Private Limited**

Registered Office: Old 107, New No. 187, Peters Road, Chennai 600086

Corporate Office: Office No. 307, 3rd Floor, Flying Colours, Pandit Dindayal Upadhyay Marg, L.B.S. Cross Road, Near BEST Depot, Mulund (West), Mumbai 400080 Phone: +91 22 25694977 | E-mail: info@svasti.in

CIN U6922TN1995PTCO30293 | GSTIN 27AAACE2124L1ZU



धन अधिकार सेवाएं

Loan Amount	Interest Rate	Rate	Tenor	LPF	Instalment schedule			Insurance (1 person)	Insurance (2 persons)	Insurance tenor (months)
					From	To	Amount			
<b>OUTSIDE MUMBAI</b>										
20,000	P.A Reducing	23.68%	18 months	236	1	17	1330	266	532	24
	Monthly Reducing	1.97%			18	18	1350			
	P.A flat	13.20%								
	Monthly flat	1.10%								
	Simple Annual EIRR	25.08%								
	Monthly EIRR	2.09%								
25,000	P.A Reducing	23.68%	18 months	295	1	17	1665	332	664	24
	Monthly Reducing	1.97%			18	18	1635			
	P.A flat	13.17%			0	0	0			
	Monthly flat	1.10%			0	0	0			
	Simple Annual EIRR	25.08%								
	Monthly EIRR	2.09%								
30,000	P.A Reducing	23.68%	24 months	354	1	23	1585	456	912	27
	Monthly Reducing	1.97%			24	24	1475			
	P.A flat	13.22%								
	Monthly flat	1.10%								
	Simple Annual EIRR	24.72%								
	Monthly EIRR	2.06%								
40,000	P.A Reducing	23.68%	24 months	472	1	23	2110	608	1216	27
	Monthly Reducing	1.97%			24	24	2065			
	P.A flat	13.24%			0	0	0			
	Monthly flat	1.10%			0	0	0			
	Simple Annual EIRR	24.72%			0	0	0			

**Svasti Microfinance Private Limited**

Registered Office: Old 107, New No. 187, Peters Road, Chennai 600086

Corporate Office: Office No. 307, 3rd Floor, Flying Colours, Pandit Dindayal Upadhyay Marg, L.B.S. Cross Road, Near BEST Depot, Mulund (West), Mumbai 400080 Phone: +91 22 25694977 | E-mail: info@svasti.in

CIN U6922TN1995PTC030293 | GSTIN 27AAACE2124L1ZU



धन अधिकार सेवाएँ

Loan Amount	Interest Rate	Rate	Tenor	LPF	Instalment schedule			Insurance (1 person)	Insurance (2 persons)	Insurance tenor (months)
					From	To	Amount			
	Monthly EIRR	2.06%								
50,000	P.A Reducing	23.68%	24 months	590	1	23	2635	759	1518	27
	Monthly Reducing	1.97%		0	24	24	2650			
	P.A flat	13.26%		0	0	0	0			
	Monthly flat	1.11%		0	0	0	0			
	Simple Annual EIRR	24.72%								
Monthly EIRR	2.06%									

## Insurance Products

All loans from Svasti company bundles 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 member of Svasti
- Sum insured is equal to the loan amount.
- Eligibility – Age between 18 and 60 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. Nominee should be above 18 years of age
- The sum insured will be paid as 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 cease to exist from the earliest of the following.
  - o At the date of death of the insured (in case of death of one person, policy for the other person continues.)
  - o Date on which the insured attains the age of 62 years.
  - o Date on which the premium for the insured cease

## Svasti Microfinance Private Limited

Registered Office: Old 107, New No. 187, Peters Road, Chennai 600086

Corporate Office: Office No. 307, 3rd Floor, Flying Colours, Pandit Dindayal Upadhyay Marg, L.B.S. Cross Road, Near BEST Depot, Mulund (West), Mumbai 400080 Phone: +91 22 25694977 | E-mail: info@svasti.in

CIN U6922TN1995PTC030293 | GSTIN 27AAACE2124L1ZU