



Circular 24 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			
PRAGATI										
20,000	P.A Reducing	22.30%	52 Weeks	236	1	15	500	266	532	24
	Monthly Reducing	1.86%			16	51	400			
	P.A flat	11.14%			52	52	327			
	Monthly flat	0.93%								
	Simple Annual EIRR	24.47%								
	Monthly EIRR	2.04%								
25,000	P.A Reducing	22.33%	52 Weeks	295	1	19	600	332	664	24
	Monthly Reducing	1.86%			20	51	500			
	P.A flat	11.21%			52	52	402			
	Monthly flat	0.93%								
	Simple Annual EIRR	24.49%								
	Monthly EIRR	2.04%								
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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			
25,000	P.A Reducing	22.33%	78	295	1	60	400	332	664	24
	Monthly Reducing	1.86%	Weeks		61	77	300			
	P.A flat	11.26%			77	78	121			
	Monthly flat	0.94%								
	Simple Annual EIRR	23.81%								
	Monthly EIRR	1.98%								
30,000	P.A Reducing	22.33%	52	354	1	26	700	399	798	24
	8Monthly Reducing	1.86%	Weeks		27	51	600			
	P.A flat	11.15%			52	52	145			
	Monthly flat	0.93%								
	Simple Annual EIRR	24.50%								
	Monthly EIRR	2.04%								
30,000	P.A Reducing	22.32%	78	354	1	39	500	399	798	24
	Monthly Reducing	1.86%	Weeks		40	77	400			
	P.A flat	11.18%			78	78	330			
	Monthly flat	0.93%								
	Simple Annual EIRR	23.82%								
	Monthly EIRR	1.99%								
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					From	To	Amount			
30,000	P.A Reducing	22.33%	104 Weeks	354	1	55	400	456	912	27
	Monthly Reducing	1.86%			56	103	300			
	P.A flat	11.14%			104	104	283			
	Monthly flat	0.93%								
	Simple Annual EIRR	23.50%								
	Monthly EIRR	1.96%								
40,000	P.A Reducing	22.31%	78 Weeks	472	1	77	600	531	1062	24
	Monthly Reducing	1.86%			78	78	1014			
	P.A flat	12.02%								
	Monthly flat	1.00%								
	Simple Annual EIRR	23.70%								
	Monthly EIRR	1.95%								
40,000	P.A Reducing	22.32%	104 Weeks	472	1	78	500	608	1216	27
	Monthly Reducing	1.86%			79	103	400			
	P.A flat	11.53%			104	104	223			
	Monthly flat	0.96%								
	Simple Annual EIRR	23.45%								
	Monthly EIRR	1.95%								
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Loan Amount	Interest Rate	Rate	Tenor	LPF	Instalment Schedule			Insurance (1 person)	Insurance (2 persons)	Insurance Tenor (months)
					From	To	Amount			
50,000	P.A Reducing	22.33%	104 Weeks	590	1	103	600	759	1518	27
	Monthly Reducing	1.86%			104	104	221			
	P.A flat	12.02%								
	Monthly flat	1.00%								
	Simple Annual EIRR	23.42%								
	Monthly EIRR	1.95%								
60,000	P.A Reducing	22.33%	104 Weeks	708	1	15	800	911	1822	27
	Monthly Reducing	1.86%			16	103	700			
	P.A flat	11.83%			104	104	597			
	Monthly flat	0.99%								
	Simple Annual EIRR	23.43%								
	Monthly EIRR	1.95%								
70,000	P.A Reducing	22.33%	104 Weeks	826	1	36	900	1063	2126	27
	Monthly Reducing	1.86%			37	103	800			
	P.A flat	11.64%			104	104	301			
	Monthly flat	0.97%								
	Simple Annual EIRR	23.45%								
	Monthly EIRR	1.95%								
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					From	To	Amount			
75,000	P.A Reducing	22.33%	104	885	1	103	900	1139	2278	27
	Monthly Reducing	1.86%	Weeks		104	104	331			
	P.A flat	12.02%								
	Monthly flat	1.00%								
	Simple Annual EIRR	23.42%								
	Monthly EIRR	1.95%								
80,000	P.A Reducing	22.33%	104	944	1	52	1000	1215	2430	27
	Monthly Reducing	1.86%	Weeks		53	103	900			
	P.A flat	11.74%			104	104	876			
	Monthly flat	0.98%								
	Simple Annual EIRR	23.44%								
	Monthly EIRR	1.95%								
UNNATI										
20,000	P.A Reducing	22.33%	12	236	1	11	1900	266	532	24
	Monthly Reducing	1.86%	Months		12	12	1568			
	P.A flat	12.34%								
	Monthly flat	1.03%								
	Simple Annual EIRR	24.36%								
	Monthly EIRR	2.03%								
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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	22.33%	12 Months	295	1	11	2400	332	664	24
	Monthly Reducing	1.86%			12	12	1652			
	P.A flat	12.21%								
	Monthly flat	1.02%								
	Simple Annual EIRR	24.36%								
	Monthly EIRR	2.03%								
25,000	P.A Reducing	22.32%	18 Months	295	1	17	1700	332	664	24
	Monthly Reducing	1.86%			18	18	583			
	P.A flat	11.95%								
	Monthly flat	1.00%								
	Simple Annual EIRR	23.76%								
	Monthly EIRR	1.98%								
30,000	P.A Reducing	22.33%	12 Months	354	1	11	2800	399	798	24
	Monthly Reducing	1.86%			12	12	2967			
	P.A flat	12.56%								
	Monthly flat	1.05%								
	Simple Annual EIRR	24.24%								
	Monthly EIRR	2.02%								
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					From	To	Amount			
30,000	P.A Reducing	22.33%	18 Months	354	1	17	2000	399	798	24
	Monthly Reducing	1.86%			18	18	1506			
	P.A flat	12.24%								
	Monthly flat	1.02%								
	Simple Annual EIRR	23.76%								
	Monthly EIRR	1.98%								
30,000	P.A Reducing	22.33%	24 Months	472	1	23	1600	456	912	27
	Monthly Reducing	1.86%			24	24	440			
	P.A flat	12.07%								
	Monthly flat	1.01%								
	Simple Annual EIRR	23.40%								
	Monthly EIRR	1.95%								
40,000	P.A Reducing	22.33%	18 Months	472	1	17	2700	531	1062	24
	Monthly Reducing	1.86%			18	18	1336			
	P.A flat	12.06%								
	Monthly flat	1.01%								
	Simple Annual EIRR	23.76%								
	Monthly EIRR	1.98%								
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					From	To	Amount			
40,000	P.A Reducing	22.33%	24 Months	472	1	23	2100	608	1216	27
	Monthly Reducing	1.86%			24	24	1551			
	P.A flat	12.31%								
	Monthly flat	1.03%								
	Simple Annual EIRR	23.40%								
	Monthly EIRR	1.95%								
50,000	P.A Reducing	22.33%	24 Months	590	1	23	2600	759	1518	27
	Monthly Reducing	1.86%			24	24	2660			
	P.A flat	12.46%								
	Monthly flat	1.04%								
	Simple Annual EIRR	23.40%								
	Monthly EIRR	1.95%								
60,000	P.A Reducing	22.33%	24 Months	708	1	23	3100	911	1822	27
	Monthly Reducing	1.86%			24	24	3772			
	P.A flat	12.56%								
	Monthly flat	1.05%								
	Simple Annual EIRR	23.40%								
	Monthly EIRR	1.95%								
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					From	To	Amount			
70,000	P.A Reducing	22.33%	24 Months	826	1	23	3700	1063	2126	27
	Monthly Reducing	1.86%			24	24	1991			
	P.A flat	12.21%								
	Monthly flat	1.02%								
	Simple Annual EIRR	23.40%								
Monthly EIRR	1.95%									
75,000	P.A Reducing	22.33%	24 Months	885	1	23	3900	1139	2278	27
	Monthly Reducing	1.86%			24	24	3992			
	P.A flat	12.46%								
	Monthly flat	1.04%								
	Simple Annual EIRR	23.40%								
Monthly EIRR	1.95%									
80,000	P.A Reducing	22.33%	24 Months	944	1	23	4200	1215	2430	27
	Monthly Reducing	1.86%			24	24	3102			
	P.A flat	12.31%								
	Monthly flat	1.03%								
	Simple Annual EIRR	23.40%								
Monthly EIRR	1.95%									

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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.
 - At the date of death of the insured (in case of death of one person, policy for the other person continues.)
 - Date on which the insured attains the age of 62 years.
 - Date on which the premium for the insured cease

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