



घन अधिकार सेवाएं

## Circular 24 Appendix 1 - Products Financial T&C

Loan Amount	Interest Rate	Rate	Tenor	LPF	Instalment Schedule			Insurance (1 Person)	Insurance (2 person)	Insurance Tenor (months)
					From	To	Amount (Rs.)			
					<b>PRAGATI</b>					
20000	PA Reducing	21.88%	52 Weeks	236	1	14	500	266	532	24
	Monthly Reducing	1.82%			15	51	400			
	P.A.Flat	10.98%			52	52	396			
	Monthly Flat	0.92%								
	Simple Annual EIRR	24.05%								
	Monthly EIRR	2.00%								
25000	PA Reducing	21.88%	52 Weeks	295	1	19	600	332	664	24
	Monthly Reducing	1.82%			20	51	500			
	P.A.Flat	10.95%			52	52	338			
	Monthly Flat	0.91%								
	Simple Annual EIRR	24.05%								
	Monthly EIRR	2.00%								
25000	PA Reducing	21.88%	78 Weeks		1	58	400	332	664	24

### Svasti Microfinance Private Limited

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	Monthly Reducing	1.82%			59	77	300			
	P.A.Flat	11.02%								
	Monthly Flat	0.92%			295	78	78	231		
	Simple Annual EIRR	23.36%								
	Monthly EIRR	1.95%								
30000	PA Reducing	21.89%		52 Weeks	1	22	700	399	798	24
	Monthly Reducing	1.82%								
	P.A.Flat	11.06%			23	51	600			
	Monthly Flat	0.92%								
	Simple Annual EIRR	24.03%			354	52	52	518		
	Monthly EIRR	2.00%								
30000	PA Reducing	21.89%		78 Weeks	1	38	500	399	798	24
	Monthly Reducing	1.82%								
	P.A.Flat	10.95%			39	77	400			
	Monthly Flat	0.91%								
	Simple Annual EIRR	23.38%			78	78	326			
	Monthly EIRR	1.95%								
30000	PA Reducing	21.89%		104 Weeks	1	55	400	456	912	27
	Monthly Reducing	1.82%								
	P.A.Flat	10.84%			56	103	300			

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	Monthly Flat	0.90%									
	Simple Annual EIRR	23.06%			354	104	104	106			
	Monthly EIRR	1.92%									
35000	PA Reducing	21.88%	104 Weeks		1	15	500	532	1064	27	
	Monthly Reducing	1.82%			16	103	400				
	P.A.Flat	11.38%									
	Monthly Flat	0.95%									
	Simple Annual EIRR	23.00%			413	104	104	266			
	Monthly EIRR	1.92%									
40000	PA Reducing	21.89%	104 Weeks		1	75	500	608	1216	27	
	Monthly Reducing	1.82%			76	103	400				
	P.A.Flat	11.27%									
	Monthly Flat	0.94%									
	Simple Annual EIRR	23.02%			472	104	104	318			
	Monthly EIRR	1.92%									
45000	PA Reducing	21.88%	104 Weeks		1	32	600	684	1368	27	
	Monthly Reducing	1.82%			33	103	500				
	P.A.Flat	11.28%									
	Monthly Flat	0.94%									
	Simple Annual EIRR	23.01%			531	104	104	449			

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	Monthly EIRR	1.92%								
50000	PA Reducing	21.87%	104 Weeks	590	1	97	600	759	1518	27
	Monthly Reducing	1.82%			98	103	500			
	P.A.Flat	11.70%								
	Monthly Flat	0.97%								
	Simple Annual EIRR	22.96%			104	104	499			
	Monthly EIRR	1.91%								
55000	PA Reducing	21.89%	104 Weeks	649	1	54	700	835	1670	27
	Monthly Reducing	1.82%			55	103	600			
	P.A.Flat	11.25%								
	Monthly Flat	0.94%								
	Simple Annual EIRR	23.02%			104	104	179			
	Monthly EIRR	1.92%								
60000	PA Reducing	21.89%	104 Weeks	708	1	15	800	911	1822	27
	Monthly Reducing	1.82%			16	103	700			
	P.A.Flat	11.52%								
	Monthly Flat	0.96%								
	Simple Annual EIRR	23.00 %			104	104	223			
	Monthly EIRR	1.92%								

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65000	PA Reducing	21.88%	104 Weeks	767	1	75	800	987	1974	27
	Monthly Reducing	1.82%			76	103	700			
	P.A.Flat	11.43%								
	Monthly Flat	0.95%								
	Simple Annual EIRR	23.00 %			104	104	265			
	Monthly EIRR	1.92%								
70000	PA Reducing	21.89%	104 Weeks	826	1	31	900	1063	2126	27
	Monthly Reducing	1.82%			32	103	800			
	P.A.Flat	11.46%								
	Monthly Flat	0.95%								
	Simple Annual EIRR	23.00 %			104	104	542			
	Monthly EIRR	1.92%								
75000	PA Reducing	21.89%	104 Weeks	885	1	94	900	1139	2278	27
	Monthly Reducing	1.82%			95	103	800			
	P.A.Flat	11.72%								
	Monthly Flat	0.98%								
	Simple Annual EIRR	22.98%			104	104	775			
	Monthly EIRR	1.92%								
80000	PA Reducing	21.89%	104 Weeks		1	52	1000	1215	2430	27

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	Monthly Reducing	1.82%				53	103	900			
	P.A.Flat	11.43%									
	Monthly Flat	0.95%			944	104	104	381			
	Simple Annual EIRR	23.01%									
	Monthly EIRR	1.92%									
85000	PA Reducing	21.89%		104 Weeks		1	13	1100	1291	2582	27
	Monthly Reducing	1.82%									
	P.A.Flat	11.63%									
	Monthly Flat	0.97%				14	103	1000			
	Simple Annual EIRR	22.99%			1003						
	Monthly EIRR	1.92%				104	104	467			
<b>UNNATI</b>											
20000	Reducing Annual IRR	21.89%		12 Months		1	11	1900	266	532	24
	Reducing Monthly IRR	1.82%									
	Flat Annual IRR	12.06%				12	12	1512			
	Flat Monthly IRR	1.01%									
	Simple Annual EIRR	23.88%			236						
	Monthly EIRR	1.99%									

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25000	Reducing Annual IRR	21.89%	12 Months	295	1	11	2400	332	664	24
	Reducing Monthly IRR	1.82%			12	12	1583			
	Flat Annual IRR	11.93%								
	Flat Monthly IRR	0.99%								
	Simple Annual EIRR	23.88%								
	Monthly EIRR	1.99%								
25000	Reducing Annual IRR	21.89%	18 Months	295	1	17	1700	332	664	24
	Reducing Monthly IRR	1.82%			18	18	474			
	Flat Annual IRR	11.66%								
	Flat Monthly IRR	0.97%								
	Simple Annual EIRR	23.28%								
	Monthly EIRR	1.94%								
30000	Reducing Annual IRR	21.88%	12 Months		1	11	2800	399	798	24
	Reducing Monthly IRR	1.82%			12	12	2881			
	Flat Annual IRR	12.27%								
	Flat Monthly IRR	1.02%								

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	Simple Annual EIRR	23.88%		354						
	Monthly EIRR	1.99%								
30000	Reducing Annual IRR	21.89%	18 Months	354	1	17	2000	399	798	24
	Reducing Monthly IRR	1.82%			18	18	1373			
	Flat Annual IRR	11.94%								
	Flat Monthly IRR	1.00%								
	Simple Annual EIRR	23.28%								
	Monthly EIRR	1.94%								
30000	Reducing Annual IRR	21.88%	24 Months	354	1	23	1600	456	912	27
	Reducing Monthly IRR	1.82%			24	24	249			
	Flat Annual IRR	11.75%								
	Flat Monthly IRR	0.98%								
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								
35000	Reducing Annual IRR	21.88%	24 Months		1	5	1900	532	1064	27
	Reducing Monthly IRR	1.82%			6	23	1800			

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	Flat Annual IRR	11.97%								
	Flat Monthly IRR	1.00%		413	24	24	1478			
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								
40000	Reducing Annual IRR	21.89%	24 Months		1	23	2100	608	1216	27
	Reducing Monthly IRR	1.82%			24	24	1294			
	Flat Annual IRR	11.99%								
	Flat Monthly IRR	1.00%		472						
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								
45000	Reducing Annual IRR	21.89%	24 Months		1	10	2400	684	1368	27
	Reducing Monthly IRR	1.82%			11	23	2300			
	Flat Annual IRR	11.95%								
	Flat Monthly IRR	1.00%		531	24	24	1855			
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								
50000	Reducing Annual IRR	21.89%	24 Months		1	23	2600	759	1518	27
	Reducing Monthly IRR	1.82%			24	24	2337			

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	Flat Annual IRR	12.14%		590						
	Flat Monthly IRR	1.01%								
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								
55000	Reducing Annual IRR	21.88%	24 Months		1	23	2900	835	1670	27
	Reducing Monthly IRR	1.82%			24	24	1415			
	Flat Annual IRR	11.92%		649						
	Flat Monthly IRR	0.99%								
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								
60000	Reducing Annual IRR	21.89%	24 Months		1	23	3100	911	1822	27
	Reducing Monthly IRR	1.82%			24	24	3380			
	Flat Annual IRR	12.23%		708						
	Flat Monthly IRR	1.02%								
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								
65000	Reducing Annual IRR	21.89%	24 Months		1	23	3400	987	1974	27

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	Reducing Monthly IRR	1.82%			24	24	2461			
	Flat Annual IRR	12.05%								
	Flat Monthly IRR	1.00%		767						
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								
70000	Reducing Annual IRR	21.89%	24 Months		1	23	3700	1063	2126	27
	Reducing Monthly IRR	1.82%								
	Flat Annual IRR	11.89%		826	24	24	1546			
	Flat Monthly IRR	0.99%								
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								
75000	Reducing Annual IRR	21.88%	24 Months		1	23	3900	1139	2278	27
	Reducing Monthly IRR	1.82%								
	Flat Annual IRR	12.13%		885	24	24	3500			
	Flat Monthly IRR	1.01%								
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								
80000	Reducing Annual IRR	21.89%	24 Months		1	23	4200	1215	2430	27

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	Reducing Monthly IRR	1.82%		944	24	24	2586			
	Flat Annual IRR	11.99%								
	Flat Monthly IRR	1.00%								
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								
85000	Reducing Annual IRR	21.89%	24 Months		1	23	4500	1291	2582	27
	Reducing Monthly IRR	1.82%			24	24	1671			
	Flat Annual IRR	11.87%								
	Flat Monthly IRR	0.99%		1003						
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								

## 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

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- 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. 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 60 years.
  - Date on which the premium for the insured cease

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