



## Appendix 1 - Products Financial interest rate Q1

Loan Amount	Interest Rate		Rate	Tenor	LPF	Instalment Schedule			Insurance (1 Person)	Insurance (2 person)	Insurance Tenor (months)
	From	To				Amount (Rs.)					
PRAGATI											
20000	PA Reducing	21.46%	52 Weeks	236	1	14	500	266	532	24	
	Monthly Reducing	1.79%			15	51	400				
	P.A.Flat	10.74%			52	52	347				
	Monthly Flat	0.89%									
	Simple Annual EIRR	23.62%									
	Monthly EIRR	1.97%									
25000	PA Reducing	21.45%	52 Weeks	295	1	19	600	332	664	24	
	Monthly Reducing	1.79%			20	51	500				
	P.A.Flat	10.70%			52	52	276				
	Monthly Flat	0.89%									
	Simple Annual EIRR	23.62%									
	Monthly EIRR	1.97%									
25000	PA Reducing	21.48%	78 Weeks		1	58	400	332	664	24	



	Monthly Reducing	1.79%			59	77	300			
	P.A.Flat	10.77%			295	78	78	137		
	Monthly Flat	0.90%								
	Simple Annual EIRR	22.96%								
	Monthly EIRR	1.91%								
30000			52 Weeks		1	22	700	399	798	24
	PA Reducing	21.48%								
	Monthly Reducing	1.79%			23	51	600			
	P.A.Flat	10.82%			354	52	52	446		
	Monthly Flat	0.90%								
	Simple Annual EIRR	23.63%								
	Monthly EIRR	1.97%								
30000			78 Weeks		1	38	500	399	798	24
	PA Reducing	21.47%								
	Monthly Reducing	1.79%			39	77	400			
	P.A.Flat	10.69%			354	78	78	210		
	Monthly Flat	0.89%								
	Simple Annual EIRR	22.97%								
	Monthly EIRR	1.91%								
30000			104 Weeks		1	55	400	456	912	27
	PA Reducing	21.47%								
	Monthly Reducing	1.79%			56	102	300			
	P.A.Flat	10.57%			354	103	103	200		



	Monthly Flat	0.88%									
	Simple Annual EIRR	22.65%				104	104	41			
	Monthly EIRR	1.89%									
	(continued on next page)										
35000			104 Weeks		1	15	500	531	1063	27	
	PA Reducing	21.48%									
	Monthly Reducing	1.79%				16	103	400			
	P.A.Flat	11.10%		413	104	104	71				
	Monthly Flat	0.93%									
	Simple Annual EIRR	22.60%									
	Monthly EIRR	1.88%									
40000			104 Weeks		1	75	500	608	1216	27	
	PA Reducing	21.48%									
	Monthly Reducing	1.79%				76	102	400			
	P.A.Flat	10.99%		472	103	103	399				
	Monthly Flat	0.92%									
	Simple Annual EIRR	22.61%			104	104	92				
	Monthly EIRR	1.88%									
45000			104 Weeks								
	PA Reducing	21.47%									
	Monthly Reducing	1.79%									
				531	1	32	600	684	1367	27	
					33	103	500				



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	P.A.Flat	11.00%									
	Monthly Flat	0.92%				104	104	197			
	Simple Annual EIRR	22.61%									
	Monthly EIRR	1.88%									
50000			104 Weeks		1	97	600	759	1518	27	
	PA Reducing	21.47%									
	Monthly Reducing	1.79%			98	103	500				
	P.A.Flat	11.41%		590	104	104	214				
	Monthly Flat	0.95%									
	Simple Annual EIRR	22.56%									
	Monthly EIRR	1.88%									
55000			104 Weeks		1	54	700	835	1670	27	
	PA Reducing	21.47%									
	Monthly Reducing	1.79%			55	102	600				
	P.A.Flat	10.97%		649	103	103	365				
	Monthly Flat	0.91%									
	Simple Annual EIRR	22.60%			104	104	100				
	Monthly EIRR	1.88%									
60000			104 Weeks		1	15	800	911	1822	27	
	PA Reducing	21.48%									
	Monthly Reducing	1.79%			16	102	700				
	P.A.Flat	11.23%		708	103	103	500				
	Monthly Flat	0.94%									
					104	104	77				

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	Simple Annual EIRR	22.59%									
	Monthly EIRR	1.88%									
65000			104 Weeks	767	1	75	800	987	1974	27	
	PA Reducing	21.48%									
	Monthly Reducing	1.79%			76	102	700				
	P.A.Flat	11.15%			103	103	498				
	Monthly Flat	0.93%									
	Simple Annual EIRR	22.59%			104	104	100				
	Monthly EIRR	1.88%									
70000			104 Weeks	826	1	31	900	1063	2126	27	
	PA Reducing	21.48%									
	Monthly Reducing	1.79%			32	103	800				
	P.A.Flat	11.17%			104	104	141				
	Monthly Flat	0.93%									
	Simple Annual EIRR	22.59%									
	Monthly EIRR	1.88%									
75000			104 Weeks	885	1	94	900	1139	2278	27	
	PA Reducing	21.48%									
	Monthly Reducing	1.79%			95	103	800				
	P.A.Flat	11.42%			104	104	336				
	Monthly Flat	0.95%									
	Simple Annual EIRR	22.57%									
	Monthly EIRR	1.88%									

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80000			104 Weeks	944	1	52	1000	1215	2430	27
	PA Reducing	21.48%								
	Monthly Reducing	1.79%			53	102	900			
	P.A.Flat	11.14%			103	103	800			
	Monthly Flat	0.93%								
	Simple Annual EIRR	22.60%			104	104	23			
Monthly EIRR	1.88%									
85000			104 Weeks	1003	1	13	1100	1291	2581	27
	PA Reducing	21.48%								
	Monthly Reducing	1.79%			14	102	1000			
	P.A.Flat	11.34%			103	103	900			
	Monthly Flat	0.94%								
	Simple Annual EIRR	22.58%			104	104	72			
Monthly EIRR	1.88%									
UNNATI										
20000			12 Months	236	1	11	1900	266	532	24
	Reducing Annual IRR	21.47%			12	12	1460			
	Reducing Monthly IRR	1.79%								
	Flat Annual IRR	11.80%								
	Flat Monthly IRR	0.98%								
	Simple Annual EIRR	23.52%								
Monthly EIRR	1.96%									



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25000			12 Months	295	1	11	2400	332	664	24
	Reducing Annual IRR	21.47%			12	12	1518			
	Reducing Monthly IRR	1.79%								
	Flat Annual IRR	11.67%								
	Flat Monthly IRR	0.97%								
	Simple Annual EIRR	23.52%								
	Monthly EIRR	1.96%								
25000			18 Months	295	1	17	1700	332	664	24
	Reducing Annual IRR	21.48%			18	18	373			
	Reducing Monthly IRR	1.79%								
	Flat Annual IRR	11.39%								
	Flat Monthly IRR	0.95%								
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								
30000			12 Months	354	1	11	2800	399	798	24
	Reducing Annual IRR	21.47%			12	12	2803			
	Reducing Monthly IRR	1.79%								
	Flat Annual IRR	12.01%								

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	Flat Monthly IRR	1.00%									
	Simple Annual EIRR	23.40%									
	Monthly EIRR	1.95%									
30000			18 Months		1	17	2000	399	798	24	
	Reducing Annual IRR	21.48%		354	18	18	1249				
	Reducing Monthly IRR	1.79%									
	Flat Annual IRR	11.66%									
	Flat Monthly IRR	0.97%									
	Simple Annual EIRR	22.92%									
	Monthly EIRR	1.91%									
30000			24 Months		1	23	1550	456	912	27	
	Reducing Annual IRR	21.48%		354	24	24	1508				
	Reducing Monthly IRR	1.79%									
	Flat Annual IRR	11.93%									
	Flat Monthly IRR	0.99%									
	Simple Annual EIRR	22.56%									
	Monthly EIRR	1.88%									
35000			24 Months		1	5	1900	532	1063	27	
	Reducing Annual IRR	21.48%			6	23	1800				

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	Reducing Monthly IRR	1.79%			413	24	24	1273			
	Flat Annual IRR	11.68%									
	Flat Monthly IRR	0.97%									
	Simple Annual EIRR	22.56%									
	Monthly EIRR	1.88%									
40000			24 Months			1	23		608	1216	27
	Reducing Annual IRR	21.47%				24	24	2100			
	Reducing Monthly IRR	1.79%			472			1055			
	Flat Annual IRR	11.69%									
	Flat Monthly IRR	0.97%									
	Simple Annual EIRR	22.56%									
	Monthly EIRR	1.88%									
45000			24 Months			1	10	2400	683	1366	27
	Reducing Annual IRR	21.48%				11	23	2300			
	Reducing Monthly IRR	1.79%			531	24	24	1589			
	Flat Annual IRR	11.65%									
	Flat Monthly IRR	0.97%									
	Simple Annual EIRR	22.56%									
	Monthly EIRR	1.88%									



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50000	Reducing Annual IRR	21.47%	24 Months	590	1	23	2600	759	1518	27
	Reducing Monthly IRR	1.79%			24	24	2035			
	Flat Annual IRR	11.84%								
	Flat Monthly IRR	0.99%								
	Simple Annual EIRR	22.56%								
	Monthly EIRR	1.88%								
55000	Reducing Annual IRR	21.47%	24 Months	649	1	23	2800	835	1670	27
	Reducing Monthly IRR	1.79%			24	24	3957			
	Flat Annual IRR	12.14%								
	Flat Monthly IRR	1.01%								
	Simple Annual EIRR	22.56%								
	Monthly EIRR	1.88%								
60000	Reducing Annual IRR	21.48%	24 Months	708	1	23	3100	911	1822	27
	Reducing Monthly IRR	1.79%			24	24	3016			
	Flat Annual IRR	11.93%								
	Flat Monthly IRR	0.99%								

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	Simple Annual EIRR	22.56%								
	Monthly EIRR	1.88%								
65000			24 Months	767	1	23	3400	987	1974	27
	Reducing Annual IRR	21.48%			24	24	2074			
	Reducing Monthly IRR	1.79%								
	Flat Annual IRR	11.75%								
	Flat Monthly IRR	0.98%								
	Simple Annual EIRR	22.56%								
	Monthly EIRR	1.88%								
70000			24 Months	826	1	23	3700	1063	2126	27
	Reducing Annual IRR	21.48%			24	24	1131			
	Reducing Monthly IRR	1.79%								
	Flat Annual IRR	11.59%								
	Flat Monthly IRR	0.97%								
	Simple Annual EIRR	22.56%								
	Monthly EIRR	1.88%								
75000			24 Months	885	1	23	3900	1139	2278	27
	Reducing Annual IRR	21.47%			24	24	3051			
	Reducing Monthly IRR	1.79%								
	Flat Annual IRR	11.83%								



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	Flat Monthly IRR	0.99%									
	Simple Annual EIRR	22.56%									
	Monthly EIRR	1.88%									
80000			24 Months		1	23	4200	1215	2430	27	
	Reducing Annual IRR	21.48%		944	24	24	2111				
	Reducing Monthly IRR	1.79%									
	Flat Annual IRR	11.69%									
	Flat Monthly IRR	0.97%									
	Simple Annual EIRR	22.56%									
	Monthly EIRR	1.88%									
85000			24 Months		1	23	4400	1291	2581	27	
	Reducing Annual IRR	21.48%			24	24	4035				
	Reducing Monthly IRR	1.79%		1003							
	Flat Annual IRR	11.90%									
	Flat Monthly IRR	0.99%									
	Simple Annual EIRR	22.56%									
	Monthly EIRR	1.88%									

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## Insurance Products

All loans from 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 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. 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