



Appendix 1 - Products Financial Interest Rate Q2

Loan Amount	Interest Rate	Rate	Tenor	LPF	Instalment Schedule			Insurance (1 Person)	Insurance (2 person)	Insurance Tenor (months)
					From	To	Amount (Rs.)			
PRAGATI										
20000			52 Weeks	236	1	14	500	266	532	24
	PA Reducing	21.92%			15	52	400			
	Monthly Reducing	1.83%								
	P.A. Flat	11.00%								
	Monthly Flat	0.92%								
	Simple Annual EIRR	24.08%								
Monthly EIRR	2.01%									
25000			52 Weeks	295	1	19	600	332	664	24
	PA Reducing	21.94%			20	51	500			
	Monthly Reducing	1.83%								
	P.A. Flat	10.98%								
	Monthly Flat	0.92%								
	Simple Annual EIRR	24.11%								
Monthly EIRR	2.01%									



25000			78 Weeks	295	1	58	400	332	664	24
	PA Reducing	21.94%								
	Monthly Reducing	1.83%			59	77	300			
	P.A. Flat	11.06%								
	Monthly Flat	0.92%			78	78	246			
	Simple Annual EIRR	23.43%								
	Monthly EIRR	1.95%								
30000			52 Weeks	354	1	22	700	399	798	24
	PA Reducing	21.93%								
	Monthly Reducing	1.83%			23	51	600			
	P.A. Flat	11.09%								
	Monthly Flat	0.92%			52	52	526			
	Simple Annual EIRR	24.08%								
	Monthly EIRR	2.01%								
30000			78 Weeks	354	1	38	500	399	798	24
	PA Reducing	21.94%								
	Monthly Reducing	1.83%			39	77	400			
	P.A. Flat	10.98%								
	Monthly Flat	0.92%			78	78	341			
	Simple Annual EIRR	23.44%								
	Monthly EIRR	1.95%								
30000			104 Weeks	354	1	55	400	456	912	27
	PA Reducing	21.94%								
	Monthly Reducing	1.83%								
	P.A. Flat	10.88%								
	Monthly Flat	0.91%								



	Simple Annual EIRR	23.11%			56	102	300			
	Monthly EIRR	1.93%								
					103	103	259			
					104	104	167			
35000			104 Weeks		1	15	500	532	1064	27
	PA Reducing	21.94%								
	Monthly Reducing	1.83%			16	103	400			
	P.A. Flat	11.42%		413						
	Monthly Flat	0.95%			104	104	297			
	Simple Annual EIRR	23.06%								
	Monthly EIRR	1.92%								
40000			104 Weeks		1	75	500	608	1216	27
	PA Reducing	21.94%								
	Monthly Reducing	1.83%			76	102	400			
	P.A. Flat	11.31%		472						
	Monthly Flat	0.94%			103	103	408			
	Simple Annual EIRR	23.07%								
	Monthly EIRR	1.92%			104	104	338			
45000			104 Weeks							
	PA Reducing	21.94%								
	Monthly Reducing	1.83%								
	P.A. Flat	11.32%								
	Monthly Flat	0.94%								
	Simple Annual EIRR	23.07%		531	1	32	600	684	1368	27



	Monthly EIRR	1.92%			33	103	500			
					104	104	487			
50000			104 Weeks		1	97	600	759	1518	27
	PA Reducing	21.94%								
	Monthly Reducing	1.83%			98	103	500			
	P.A. Flat	11.75%		590						
	Monthly Flat	0.98%			104	104	553			
	Simple Annual EIRR	23.03%								
	Monthly EIRR	1.92%								
55000			104 Weeks		1	54	700	835	1670	27
	PA Reducing	21.94%								
	Monthly Reducing	1.83%			55	103	600			
	P.A. Flat	11.29%		649						
	Monthly Flat	0.94%			104	104	218			
	Simple Annual EIRR	23.07%								
	Monthly EIRR	1.92%								
60000			104 Weeks		1	15	800	911	1822	27
	PA Reducing	21.93%								
	Monthly Reducing	1.83%			16	102	700			
	P.A. Flat	11.55%		708						
	Monthly Flat	0.96%			103	103	623			
	Simple Annual EIRR	23.04%								
	Monthly EIRR	1.92%			104	104	338			
65000			104 Weeks		1	75	800	987	1974	27
	PA Reducing	21.93%								

Svasti Microfinance Private Limited

Registered Office: 6, First Floor, First Street, Tiger Varadachari Road, Kalakshetra Colony, Besant Nagar, Chennai 600 090, Tamil Nadu, India

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



	Monthly Reducing	1.83%			76	103	700			
	P.A. Flat	11.47%								
	Monthly Flat	0.96%		767	104	104	311			
	Simple Annual EIRR	23.05%								
	Monthly EIRR	1.92%								
70000			104 Weeks		1	31	900	1063	2126	27
	PA Reducing	21.94%			32	103	800			
	Monthly Reducing	1.83%		826	104	104	593			
	P.A. Flat	11.50%								
	Monthly Flat	0.96%								
	Simple Annual EIRR	23.05%								
	Monthly EIRR	1.92%								
75000			104 Weeks		1	94	900	1139	2278	27
	PA Reducing	21.94%			95	103	800			
	Monthly Reducing	1.83%		885	104	104	830			
	P.A. Flat	11.75%								
	Monthly Flat	0.98%								
	Simple Annual EIRR	23.03%								
	Monthly EIRR	1.92%								
80000			104 Weeks		1	52	1000	1215	2430	27
	PA Reducing	21.94%			53	103	900			
	Monthly Reducing	1.83%		944	104	104	433			
	P.A. Flat	11.46%								
	Monthly Flat	0.95%								
	Simple Annual EIRR	23.05%								
	Monthly EIRR	1.92%								



850 00			104 Weeks	1003	1	13	1100	1291	2582	27
	PA Reducing	21.93%								
	Monthly Reducing	1.83%								
	P.A. Flat	11.66%			14	103	1000			
	Monthly Flat	0.97%								
	Simple Annual EIRR	23.03%			104	104	520			
	Monthly EIRR	1.92%								
UNNATI										
20000			12 Months	236	1	11	1900	266	532	24
	Reducing Annual IRR	21.93%								
	Reducing Monthly IRR	1.83%			12	12	1518			
	Flat Annual IRR	12.09%								
	Flat Monthly IRR	01.01%								
	Simple Annual EIRR	23.88%								
	Monthly EIRR	1.99%								
25000			12 Months	295	1	11	2400	332	664	24
	Reducing Annual IRR	21.94%								
	Reducing Monthly IRR	1.83%			12	12	1592			
	Flat Annual IRR	11.97%								
	Flat Monthly IRR	1.00%								
	Simple Annual EIRR	24.00%								
	Monthly EIRR	2.00%								



25000			18 Months	295	1	17	1700	332	664	24
	Reducing Annual IRR	21.94%			18	18	486			
	Reducing Monthly IRR	1.83%								
	Flat Annual IRR	11.70%								
	Flat Monthly IRR	0.97%								
	Simple Annual EIRR	23.40%								
Monthly EIRR	1.95%									
30000			12 Months	354	1	11	2800	399	798	24
	Reducing Annual IRR	21.94%			12	12	2892			
	Reducing Monthly IRR	1.83%								
	Flat Annual IRR	12.31%								
	Flat Monthly IRR	1.03%								
	Simple Annual EIRR	23.88%								
Monthly EIRR	1.99%									
30000			18 Months	354	1	17	2000	399	798	24
	Reducing Annual IRR	21.93%			18	18	1386			
	Reducing Monthly IRR	1.83%								
	Flat Annual IRR	11.97%								
	Flat Monthly IRR	1.00%								
	Simple Annual EIRR	23.28%								
Monthly EIRR	1.94%									

Svasti Microfinance Private Limited

Registered Office: 6, First Floor, First Street, Tiger Varadachari Road, Kalakshetra Colony, Besant Nagar, Chennai 600 090, Tamil Nadu, India

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



30000		24 Months	354	1	23	1600	456	912	27	
	Reducing Annual IRR			21.94%	24	24	273			
	Reducing Monthly IRR			1.83%						
	Flat Annual IRR			11.79%						
	Flat Monthly IRR			0.98%						
	Simple Annual EIRR			23.04%						
	Monthly EIRR			1.92%						
35000		24 Months	413	1	5	1900	532	1064	27	
	Reducing Annual IRR			21.94%	6	23	1800			
	Reducing Monthly IRR			1.83%						
	Flat Annual IRR			12.01%						
	Flat Monthly IRR			1.00%						
	Simple Annual EIRR			23.04%						
	Monthly EIRR			1.92%						
40000		24 Months	472	1	23		608	1216	27	
	Reducing Annual IRR			21.94%	24	24	2100			
	Reducing Monthly IRR			1.83%						
	Flat Annual IRR			12.03%						
	Flat Monthly IRR			1.00%						
	Simple Annual EIRR			23.04%						
	Monthly EIRR			1.92%						



45000			24 Months	531	1	10	2400	684	1368	27
	Reducing Annual IRR	21.94%								
	Reducing Monthly IRR	1.83%			11	23	2300			
	Flat Annual IRR	11.99%								
	Flat Monthly IRR	1.00%			24	24	1889			
	Simple Annual EIRR	23.04%								
	Monthly EIRR	1.92%								
50000			24 Months	590	1	23	2600	759	1518	27
	Reducing Annual IRR	21.94%								
	Reducing Monthly IRR	1.83%			24	24	2373			
	Flat Annual IRR	12.17%								
	Flat Monthly IRR	1.01%								
	Simple Annual EIRR	23.04%								
	Monthly EIRR	1.92%								
55000			24 Months	649	1	23	2900	835	1670	27
	Reducing Annual IRR	21.94%								
	Reducing Monthly IRR	1.83%			24	24	1460			
	Flat Annual IRR	11.96%								
	Flat Monthly IRR	1.00%								
	Simple Annual EIRR	23.04%								
	Monthly EIRR	1.92%								



60000		24 Months	708	1	23	3100	911	1822	27	
	Reducing Annual IRR			21.94%	24	24	3423			
	Reducing Monthly IRR			1.83%						
	Flat Annual IRR			12.27%						
	Flat Monthly IRR			1.02%						
	Simple Annual EIRR			23.04%						
	Monthly EIRR			1.92%						
65000		24 Months	767	1	23	3400	987	1974	27	
	Reducing Annual IRR			21.94%	24	24	2511			
	Reducing Monthly IRR			1.83%						
	Flat Annual IRR			12.09%						
	Flat Monthly IRR			1.01%						
	Simple Annual EIRR			23.04%						
	Monthly EIRR			1.92%						
70000		24 Months	826	1	23	3700	1063	2126	27	
	Reducing Annual IRR			21.94%	24	24	1598			
	Reducing Monthly IRR			1.83%						
	Flat Annual IRR			11.93%						
	Flat Monthly IRR			0.99%						
	Simple Annual EIRR			23.04%						
	Monthly EIRR			1.92%						



75000			24 Months	885	1	23	3900	1139	2278	27
	Reducing Annual IRR	21.94%			24	24	3561			
	Reducing Monthly IRR	1.83%								
	Flat Annual IRR	12.17%								
	Flat Monthly IRR	1.01%								
	Simple Annual EIRR	23.04%								
	Monthly EIRR	1.92%								
80000			24 Months	944	1	23	4200	1215	2430	27
	Reducing Annual IRR	21.94%			24	24	2649			
	Reducing Monthly IRR	1.83%								
	Flat Annual IRR	12.03%								
	Flat Monthly IRR	1.00%								
	Simple Annual EIRR	23.04%								
	Monthly EIRR	1.92%								
85000			24 Months	1003	1	23	4500	1291	2582	27
	Reducing Annual IRR	21.94%			24	24	1734			
	Reducing Monthly IRR	1.83%								
	Flat Annual IRR	11.90%								
	Flat Monthly IRR	0.99%								
	Simple Annual EIRR	23.04%								
	Monthly EIRR	1.92%								

Insurance Products

Svasti Microfinance Private Limited

Registered Office: 6, First Floor, First Street, Tiger Varadachari Road, Kalakshetra Colony, Besant Nagar, Chennai 600 090, Tamil Nadu, India

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



All loans from Svasti Microfinance 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 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.)
 - Date on which the insured attains the age of 60 years.
 - Date on which the premium for the insured cease