



Svasti Microfinance Private Limited

Loan Amount	Interest Rate	Rate	Tenor	LPF	Instalment Schedule			Insurance (1 Person)	Insurance (2 person)	Insurance Tenor (months)
					From	To	Amount (Rs.)			
PRAGATI										
25000	PA Reducing	21.86%	52 Weeks	295	1	19	600	332	664	24
	Monthly Reducing	1.82%								
	P.A.Flat	10.94%								
	Monthly Flat	0.91%								
	Simple Annual EIRR	24.02%								
	Monthly EIRR	2.00%								
25000	PA Reducing	21.86%	78 Weeks	295	1	58	400	332	664	24
	Monthly Reducing	1.82%								
	P.A.Flat	11.00%								
	Monthly Flat	0.92%								
	Simple Annual EIRR	23.34%								
	Monthly EIRR	1.95%								
30000	PA Reducing	21.85%	52 Weeks	354	1	22	700	399	798	24
	Monthly Reducing	1.82%								
	P.A.Flat	11.04%								
	Monthly Flat	0.92%								
	Simple Annual EIRR	24.00%								
	Monthly EIRR	2.00%								
30000	PA Reducing	21.85%	78 Weeks	354	1	38	500	399	798	24
	Monthly Reducing	1.82%								
	P.A.Flat	10.92%								
	Monthly Flat	0.91%								
	Simple Annual EIRR	23.35%								
	Monthly EIRR	1.95%								



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30000	PA Reducing	21.86%	104 Weeks	354	1	55	400	456	912	27
	Monthly Reducing	1.82%			56	102	300			
	P.A.Flat	10.82%			103	103	259			
	Monthly Flat	0.90%			104	104	135			
	Simple Annual EIRR	23.03%								
	Monthly EIRR	1.92%								
35000	PA Reducing	21.86%	104 Weeks	413	1	15	500	532	1064	27
	Monthly Reducing	1.82%			16	103	400			
	P.A.Flat	11.37%			104	104	256			
	Monthly Flat	0.95%								
	Simple Annual EIRR	22.98%								
	Monthly EIRR	1.92%								
40000	PA Reducing	21.86%	104 Weeks	472	1	75	500	608	1216	27
	Monthly Reducing	1.82%			76	102	400			
	P.A.Flat	11.25%			103	103	408			
	Monthly Flat	0.94%			104	104	292			
	Simple Annual EIRR	22.98%								
	Monthly EIRR	1.92%								
45000	PA Reducing	21.85%	104 Weeks	531	1	32	600	684	1368	27
	Monthly Reducing	1.82%			33	103	500			
	P.A.Flat	11.26%			104	104	433			
	Monthly Flat	0.94%								
	Simple Annual EIRR	22.98%								
	Monthly EIRR	1.92%								
50000	PA Reducing	21.85%	104 Weeks	590	1	97	600	759	1518	27
	Monthly Reducing	1.82%			98	103	500			
	P.A.Flat	11.69%			104	104	487			
	Monthly Flat	0.97%								



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	Simple Annual EIRR	22.94%									
	Monthly EIRR	1.91%									
55000	PA Reducing	21.86%	104 Weeks	649	1	54	700	835	1670	27	
	Monthly Reducing	1.82%			55	103	600				
	P.A.Flat	11.23%			104	104	158				
	Monthly Flat	0.94%									
	Simple Annual EIRR	22.99%									
	Monthly EIRR	1.92%									
60000	PA Reducing	21.86%	104 Weeks	708	1	15	800	911	1822	27	
	Monthly Reducing	1.82%			16	102	700				
	P.A.Flat	11.50%			103	103	623				
	Monthly Flat	0.96%			104	104	273				
	Simple Annual EIRR	22.97%									
	Monthly EIRR	1.91%									
65000	PA Reducing	21.86%	104 Weeks	767	1	75	800	987	1974	27	
	Monthly Reducing	1.82%			76	103					
	P.A.Flat	11.42%			104	104					
	Monthly Flat	0.95%									
	Simple Annual EIRR	22.97%									
	Monthly EIRR	1.91%									
						700					
						242					
70000	PA Reducing	21.86%	104 Weeks	826	1	31	900	1063	2126	27	
	Monthly Reducing	1.82%			32	103	800				
	P.A.Flat	11.44%			104	104	512				
	Monthly Flat	0.95%									
	Simple Annual EIRR	22.97%									
	Monthly EIRR	1.91%									



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75000	PA Reducing	21.86%	104 Weeks	885	1	94	900	1139	2278	27
	Monthly Reducing	1.82%			95	103	800			
	P.A.Flat	11.70%			104	104	744			
	Monthly Flat	0.97%								
	Simple Annual EIRR	22.95%								
	Monthly EIRR	1.91%								
80000	PA Reducing	21.86%	104 Weeks	944	1	52	1000	1215	2430	27
	Monthly Reducing	1.82%			53	103	900			
	P.A.Flat	11.40%			104	104	345			
	Monthly Flat	0.95%								
	Simple Annual EIRR	22.97%								
	Monthly EIRR	1.91%								
85000	PA Reducing	21.86%	104 Weeks	1003	1	13	1100	1291	2582	27
	Monthly Reducing	1.82%			14	103	1000			
	P.A.Flat	11.61%			104	104	429			
	Monthly Flat	0.97%								
	Simple Annual EIRR	22.96%								
	Monthly EIRR	1.91%								
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25000	Reducing Annual IRR	21.85%	12 Months	295	1	11	2400	332	664	24
	Reducing Monthly IRR	1.82%			12	12	1578			
	Flat Annual IRR	11.91%								
	Flat Monthly IRR	0.99%								
	Simple Annual EIRR	23.88%								
	Monthly EIRR	1.99%								
25000	Reducing Annual IRR	21.86%	18 Months	295	1	17	1700	332	664	24
	Reducing Monthly IRR	1.82%			18	18	467			



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	Flat Annual IRR	11.65%									
	Flat Monthly IRR	0.97%									
	Simple Annual EIRR	23.28%									
	Monthly EIRR	1.94%									
30000	Reducing Annual IRR	21.86%	12 Months	354	1	11	2800	399	798	24	
	Reducing Monthly IRR	1.82%									
	Flat Annual IRR	12.26%									
	Flat Monthly IRR	1.02%									
	Simple Annual EIRR	23.76%									
	Monthly EIRR	1.98%									
30000	Reducing Annual IRR	21.86%	18 Months	354	1	17	2000	399	798	24	
	Reducing Monthly IRR	1.82%									
	Flat Annual IRR	11.92%									
	Flat Monthly IRR	0.99%									
	Simple Annual EIRR	23.28%									
	Monthly EIRR	1.94%									
30000	Reducing Annual IRR	21.86%	24 Months	354	1	23	1600	456	912	27	
	Reducing Monthly IRR	1.82%									
	Flat Annual IRR	11.73%									
	Flat Monthly IRR	0.98%									
	Simple Annual EIRR	22.92%									
	Monthly EIRR	1.91%									



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35000	Reducing Annual IRR	21.86%	24 Months	413	1	5	1900	532	1064	27
	Reducing Monthly IRR	1.82%			6	23	1800			
	Flat Annual IRR	11.95%			24	24	1465			
	Flat Monthly IRR	1.00%								
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								
40000	Reducing Annual IRR	21.86%	24 Months	472	1	23	2100	608	1216	27
	Reducing Monthly IRR	1.82%			24	24	1276			
	Flat Annual IRR	11.97%								
	Flat Monthly IRR	1.00%								
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								
45000	Reducing Annual IRR	21.86%	24 Months	531	1	10	2400	684	1368	27
	Reducing Monthly IRR	1.82%			11	23	2300			
	Flat Annual IRR	11.93%			24	24	1836			
	Flat Monthly IRR	0.99%								
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								
50000	Reducing Annual IRR	21.86%	24 Months	590	1	23	2600	759	1518	27
	Reducing Monthly IRR	1.82%			24	24	2315			
	Flat Annual IRR	12.12%								
	Flat Monthly IRR	1.01%								
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								



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55000	Reducing Annual IRR	21.86%	24 Months	649	1	23	2900	835	1670	27
	Reducing Monthly IRR	1.82%			24	24	1395			
	Flat Annual IRR	11.90%								
	Flat Monthly IRR	0.99%								
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								
60000	Reducing Annual IRR	21.86%	24 Months	708	1	23	3100	911	1822	27
	Reducing Monthly IRR	1.82%			24	24	3353			
	Flat Annual IRR	12.21%								
	Flat Monthly IRR	1.02%								
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								
65000	Reducing Annual IRR	21.86%	24 Months	767	1	23	3400	987	1974	27
	Reducing Monthly IRR	1.82%			24	24	2435			
	Flat Annual IRR	12.03%								
	Flat Monthly IRR	1.00%								
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								
70000	Reducing Annual IRR	21.86%	24 Months	826	1	23	3700	1063	2126	27
	Reducing Monthly IRR	1.82%			24	24	1515			
	Flat Annual IRR	11.87%								
	Flat Monthly IRR	0.99%								
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								



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75000	Reducing Annual IRR	21.86%	24 Months	885	1	23	3900	1139	2278	27
	Reducing Monthly IRR	1.82%			24	24	3473			
	Flat Annual IRR	12.12%								
	Flat Monthly IRR	1.01%								
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								
80000	Reducing Annual IRR	21.86%	24 Months	944	1	23	4200	1215	2430	27
	Reducing Monthly IRR	1.82%			24	24	2554			
	Flat Annual IRR	11.97%								
	Flat Monthly IRR	1.00%								
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								
85000	Reducing Annual IRR	21.86%	24 Months	1003	1	23	4500	1291	2582	27
	Reducing Monthly IRR	1.82%			24	24	1635			
	Flat Annual IRR	11.84%								
	Flat Monthly IRR	0.99%								
	Simple Annual EIRR	22.92%								
	Monthly EIRR	1.91%								

Insurance Products

All loans from the 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 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



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- Beneficiary - Nominee/legal heir of the insured. Nominee should be above 18 years of age
- The sum insured will be paid as a 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.)
 - The date on which the insured attains the age of 60 years.
 - Date on which the premium for the insured cease