



## Appendix 1 - Products Financial Interest Rate Q4

Loan Amount	Interest Rate	Rate	Tenor	LPF	Instalment Schedule			Insurance (1 Person)	Insurance (2 person)	Insurance Tenor (months)
					From	To	Amount (Rs.)			
PRAGATI										
25000			52 Weeks	295	1	19	600	332	664	24
	PA Reducing	21.68%								
	Monthly Reducing	1.81%			20	51	500			
	P.A.Flat	10.84%								
	Monthly Flat	0.90%			52	52	309			
	Simple Annual EIRR	23.85%								
Monthly EIRR	1.99%									
25000			78 Weeks	295	1	58	400	332	664	24
	PA Reducing	21.69%								
	Monthly Reducing	1.81%			59	77	300			
	P.A.Flat	10.90%								
	Monthly Flat	0.91%			78	78	186			
	Simple Annual EIRR	23.17%								
Monthly EIRR	1.93%									
30000			52 Weeks	354	1	22	700	399	798	24
	PA Reducing	21.68%								
	Monthly Reducing	1.81%			23	51	600			
	P.A.Flat	10.94%								
	Monthly Flat	0.91%			52	52	482			
	Simple Annual EIRR	23.83%								



	Monthly EIRR	1.99%									
30000			78 Weeks	354	1	38	500	399	798	24	
	PA Reducing	21.69%									
	Monthly Reducing	1.81%				39	77	400			
	P.A.Flat	10.82%									
	Monthly Flat	0.90%				78	78	271			
	Simple Annual EIRR	23.19%									
	Monthly EIRR	1.93%									
30000			104 Weeks	354	1	55	400	456	912	27	
	PA Reducing	21.69%									
	Monthly Reducing	1.81%				56	102	300			
	P.A.Flat	10.71%									
	Monthly Flat	0.89%				103	103	259			
	Simple Annual EIRR	22.86%									
	Monthly EIRR	1.91%				104	104	67			
35000			104 Weeks	413	1	15	500	532	1064	27	
	PA Reducing	21.69%									
	Monthly Reducing	1.81%				16	103	400			
	P.A.Flat	11.25%									
	Monthly Flat	0.94%				104	104	173			
	Simple Annual EIRR	22.81%									
	Monthly EIRR	1.90%									
40000			104 Weeks	472	1	75	500	608	1216	27	
	PA Reducing	21.69%									
	Monthly Reducing	1.81%				76	102	400			
	P.A.Flat	11.14%									
	Monthly Flat	0.93%				103	103	408			



	Simple Annual EIRR	22.82%								
	Monthly EIRR	1.90%			104	104	200			
45000			104 Weeks	531	1	32	600	684	1368	27
	PA Reducing	21.69%								
	Monthly Reducing	1.81%								
	P.A.Flat	11.15%								
	Monthly Flat	0.93%								
	Simple Annual EIRR	22.82%								
	Monthly EIRR	1.90%								
				104	104	331				
50000			104 Weeks	590	1	97	600	759	1518	27
	PA Reducing	21.69%								
	Monthly Reducing	1.81%								
	P.A.Flat	11.57%								
	Monthly Flat	0.96%								
	Simple Annual EIRR	22.78%								
	Monthly EIRR	1.90%								
				104	104	371				
55000			104 Weeks	649	1	54	700	835	1670	27
	PA Reducing	21.69%								
	Monthly Reducing	1.81%								
	P.A.Flat	11.12%								
	Monthly Flat	0.93%								
	Simple Annual EIRR	22.82%								
	Monthly EIRR	1.90%								
(continued on next page)				104	104	100				
60000			104 Weeks		1	15	800	911	1822	27



	PA Reducing	21.69%								
	Monthly Reducing	1.81%			16	102	700			
	P.A.Flat	11.38%								
	Monthly Flat	0.95%		708	103	103	623			
	Simple Annual EIRR	22.80%								
	Monthly EIRR	1.90%			104	104	131			
65000			104 Weeks				800	987	1974	27
	PA Reducing	21.69%								
	Monthly Reducing	1.81%			1	75	700			
	P.A.Flat	11.30%								
	Monthly Flat	0.94%		767	76	103	87			
	Simple Annual EIRR	22.80%								
	Monthly EIRR	1.90%			104	104				
70000			104 Weeks		1	31	900	1063	2126	27
	PA Reducing	21.68%								
	Monthly Reducing	1.81%			32	103	800			
	P.A.Flat	11.32%								
	Monthly Flat	0.94%		826	104	104	342			
	Simple Annual EIRR	22.80%								
	Monthly EIRR	1.90%								
75000			104 Weeks		1	94	900	1139	2278	27
	PA Reducing	21.69%								
	Monthly Reducing	1.81%			95	103	800			
	P.A.Flat	11.57%								
	Monthly Flat	0.96%		885	104	104	562			



	Simple Annual EIRR	22.78%								
	Monthly EIRR	1.90%								
80000			104 Weeks		1	52	1000	1215	2430	27
	PA Reducing	21.69%								
	Monthly Reducing	1.81%			53	103	900			
	P.A.Flat	11.29%								
	Monthly Flat	0.94%		944	104	104	158			
	Simple Annual EIRR	22.81%								
	Monthly EIRR	1.90%								
85000			104 Weeks		1	13	1100	1291	2582	27
	PA Reducing	21.69%								
	Monthly Reducing	1.81%								
	P.A.Flat	11.49%			14	103	1000			
	Monthly Flat	0.96%		1003						
	Simple Annual EIRR	22.79%			104	104	226			
	Monthly EIRR	1.90%								
UNNATI										
25000			12 Months		1	11	2400	332	664	24
	Reducing Annual IRR	21.69%								
	Reducing Monthly IRR	1.81%			12	12	1552			
	Flat Annual IRR	11.81%								
	Flat Monthly IRR	0.98%								
	Simple Annual EIRR	23.64%		295						
	Monthly EIRR	1.97%								
25000			18 Months		1	17	1700	332	664	24
	Reducing Annual IRR	21.69%								



	Reducing Monthly IRR	1.81%			18	18	425			
	Flat Annual IRR	11.53%								
	Flat Monthly IRR	0.96%								
	Simple Annual EIRR	23.16%		295						
	Monthly EIRR	1.93%								
30000			12 Months		1	11	2800	399	798	24
	Reducing Annual IRR	21.69%								
	Reducing Monthly IRR	1.81%			12	12	2844			
	Flat Annual IRR	12.15%								
	Flat Monthly IRR	1.01%								
	Simple Annual EIRR	23.64%		354						
	Monthly EIRR	1.97%								
30000			18 Months		1	17	2000	399	798	24
	Reducing Annual IRR	21.69%								
	Reducing Monthly IRR	1.81%			18	18	1312			
	Flat Annual IRR	11.80%								
	Flat Monthly IRR	0.98%								
	Simple Annual EIRR	23.04%		354						
	Monthly EIRR	1.92%								
30000			24 Months		1	23	1600	456	912	27
	Reducing Annual IRR	21.68%								
	Reducing Monthly IRR	1.81%			24	24	164			
	Flat Annual IRR	11.61%								
	Flat Monthly IRR	0.97%								
	Simple Annual EIRR	22.80%		354						
	Monthly EIRR	1.90%								
	(continued on next page)									



35000			24 Months	413	1	5	1900	532	1064	27
	Reducing Annual IRR	21.69%								
	Reducing Monthly IRR	1.81%			6	23	1800			
	Flat Annual IRR	11.83%								
	Flat Monthly IRR	0.99%			24	24	1379			
	Simple Annual EIRR	22.80%								
	Monthly EIRR	1.90%								
40000			24 Months	472	1	23		608	1216	27
	Reducing Annual IRR	21.69%								
	Reducing Monthly IRR	1.81%			24	24	2100			
	Flat Annual IRR	11.85%								
	Flat Monthly IRR	0.99%					1178			
	Simple Annual EIRR	22.80%								
	Monthly EIRR	1.90%								
45000			24 Months	531	1	10	2400	684	1368	27
	Reducing Annual IRR	21.69%								
	Reducing Monthly IRR	1.81%			11	23	2300			
	Flat Annual IRR	11.81%								
	Flat Monthly IRR	0.98%			24	24	1726			
	Simple Annual EIRR	22.80%								
	Monthly EIRR	1.90%								
50000			24 Months	590	1	23	2600	759	1518	27
	Reducing Annual IRR	21.69%								
	Reducing Monthly IRR	1.81%			24	24	2191			
	Flat Annual IRR	11.99%								
	Flat Monthly IRR	1.00%								
	Simple Annual EIRR	22.80%								



	Monthly EIRR	1.90%									
55000			24 Months	649	1	23	2900	835	1670	27	
	Reducing Annual IRR	21.69%									
	Reducing Monthly IRR	1.81%			24	24	1262				
	Flat Annual IRR	11.78%									
	Flat Monthly IRR	0.98%									
	Simple Annual EIRR	22.80%									
	Monthly EIRR	1.90%									
60000			24 Months	708	1	23	3100	911	1822	27	
	Reducing Annual IRR	21.69%									
	Reducing Monthly IRR	1.81%			24	24	3204				
	Flat Annual IRR	12.09%									
	Flat Monthly IRR	1.01%									
	Simple Annual EIRR	22.80%									
	Monthly EIRR	1.90%									
65000			24 Months	767	1	23	3400	987	1974	27	
	Reducing Annual IRR	21.69%									
	Reducing Monthly IRR	1.81%			24	24	2272				
	Flat Annual IRR	11.93%									
	Flat Monthly IRR	0.99%									
	Simple Annual EIRR	22.80%									
	Monthly EIRR	1.90%									
70000			24 Months	826	1	23	3700	1063	2126	27	
	Reducing Annual IRR	21.69%									
	Reducing Monthly IRR	1.81%			24	24	1343				
	Flat Annual IRR	11.75%									
	Flat Monthly IRR	0.98%									





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	Simple Annual EIRR	22.80%								
	Monthly EIRR	1.90%								
75000			24 Months		1	23	3900	1139	2278	27
	Reducing Annual IRR	21.69%								
	Reducing Monthly IRR	1.81%		24	24	3287				
	Flat Annual IRR	11.99%								
	Flat Monthly IRR	1.00%								
	Simple Annual EIRR	22.80%								
	Monthly EIRR	1.90%								
80000			24 Months		1	23	4200	1215	2430	27
	Reducing Annual IRR	21.69%								
	Reducing Monthly IRR	1.81%		24	24	2357				
	Flat Annual IRR	11.85%								
	Flat Monthly IRR	0.99%								
	Simple Annual EIRR	22.80%								
	Monthly EIRR	1.90%								
85000			24 Months		1	23	4400	1291	2582	27
	Reducing Annual IRR	21.69%								
	Reducing Monthly IRR	1.81%		24	24	4300				
	Flat Annual IRR	12.06%								
	Flat Monthly IRR	1.00%								
	Simple Annual EIRR	22.80%								
	Monthly EIRR	1.90%								

Svasti Microfinance Private Limited

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CIN U6922TN1995PTC030293 | GSTIN 27AAACE2124L1ZU



## 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
- 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

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