



घन अधिकार सेवाएँ

Microfinance | MSME Loans | Consumer Finance

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>										
25000	PA Reducing	24.99%	52 Weeks	295	1	22	600	372	744	24
	Monthly Reducing	2.08%								
	P.A. Flat	12.59%								
	Monthly Flat	1.05%								
	Simple Annual EIRR	27.16%								
	Monthly EIRR	2.26%								
25000	PA Reducing	24.99%	78 Weeks	295	1	65	400	372	744	24
	Monthly Reducing	2.08%								
	P.A. Flat	12.88%								
	Monthly Flat	1.07%								
	Simple Annual EIRR	26.46%								
	Monthly EIRR	2.21%								
30000	PA Reducing	24.97%	52 Weeks	354	1	24	700	447	894	24
	Monthly Reducing	2.08%								
	P.A. Flat	12.80%								
	Monthly Flat	1.07%								
	Simple Annual EIRR	27.11%								
	Monthly EIRR	2.26%								

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	PA Reducing	25.00%	78 Weeks	354	1	45	500	447	894	24
	Monthly Reducing	2.08%			46	77	400			
	P.A. Flat	12.65%			78	78	394			
	Monthly Flat	1.05%								
	Simple Annual EIRR	26.50%								
	Monthly EIRR	2.21%								
30000	PA Reducing	25.00%	104 Weeks	354	1	64	400	511	1022	27
	Monthly Reducing	2.08%			65	103	300			
	P.A. Flat	12.65%			104	104	290			
	Monthly Flat	1.05%								
	Simple Annual EIRR	26.16%								
	Monthly EIRR	2.18%								
35000	PA Reducing	25.00%	104 Weeks	413	1	25	500	596	1192	27
	Monthly Reducing	2.08%			26	103	400			
	P.A. Flat	12.94%			104	104	355			
	Monthly Flat	1.08%								
	Simple Annual EIRR	26.15%								
	Monthly EIRR	2.18%								

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



40000	PA Reducing	25.00%	104 Weeks	472	1	91	500	681	1362	27
	Monthly Reducing	2.08%			92	103	400			
	P.A. Flat	13.31%			104	104	345			
	Monthly Flat	1.11%								
	Simple Annual EIRR	26.11%								
	Monthly EIRR	2.18%								
45000	PA Reducing	24.98%	104 Weeks	531	1	48	600	766	1532	27
	Monthly Reducing	2.08%			49	103	500			
	P.A. Flat	12.87%			104	104	287			
	Monthly Flat	1.07%								
	Simple Annual EIRR	26.13%								
	Monthly EIRR	2.18%								
50000	PA Reducing	24.98%	104 Weeks	590	1	10	700	851	1702	27
	Monthly Reducing	2.08%			11	103	600			
	P.A. Flat	13.41%			104	104	607			
	Monthly Flat	1.12%								
	Simple Annual EIRR	26.09%								
	Monthly EIRR	2.17%								

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



55000	PA Reducing	25.00%	104 Weeks	649	1	72	700	936	1872	27
	Monthly Reducing	2.08%			73	103	600			
	P.A. Flat	13.41%			104	104	454			
	Monthly Flat	1.10%								
	Simple Annual EIRR	26.13%								
	Monthly EIRR	2.18%								
60000	PA Reducing	25.00%	104 Weeks	708	1	31	800	1021	2042	27
	Monthly Reducing	2.08%			32	103	700			
	P.A. Flat	13.17%			104	104	606			
	Monthly Flat	1.10%								
	Simple Annual EIRR	26.13%								
	Monthly EIRR	2.18%								
65000	PA Reducing	25.00%	104 Weeks	767	1	99	800	1106	2212	27
	Monthly Reducing	2.08%			100	103	700			
	P.A. Flat	13.56%			104	104	622			
	Monthly Flat	1.13%								
	Simple Annual EIRR	26.10%								
	Monthly EIRR	2.18%								

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



70000	PA Reducing	25.00%	104 Weeks	826	1	53	900	1191	2382	27
	Monthly Reducing	2.08%			54	103	800			
	P.A. Flat	13.19%			104	104	765			
	Monthly Flat	1.10%								
	Simple Annual EIRR	26.13%								
	Monthly EIRR	2.18%								
75000	PA Reducing	25.00%	104 Weeks	885	1	16	1000	1276	2552	27
	Monthly Reducing	2.08%			17	103	900			
	P.A. Flat	13.40%			104	104	804			
	Monthly Flat	1.12%								
	Simple Annual EIRR	26.11%								
	Monthly EIRR	2.18%								
80000	PA Reducing	24.99%	104 Weeks	944	1	78	1000	1361	2722	27
	Monthly Reducing	2.08%			79	103	900			
	P.A. Flat	13.36%			104	104	871			
	Monthly Flat	1.11%								
	Simple Annual EIRR	26.11%								
	Monthly EIRR	2.18%								

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



85000	PA Reducing	25.00%	104 Weeks	1003	1	36	1100	1446	2892	27
	Monthly Reducing	2.08%			37	103	1000			
	P.A. Flat	13.30%			104	104	1017			
	Monthly Flat	1.11%								
	Simple Annual EIRR	26.12%								
	Monthly EIRR	2.18%								

UNNATI										
25000	Reducing Annual IRR	24.99%	12 Months	295	1	11	2400	372	744	24
	Reducing Monthly IRR	2.08%			12	12	2077			
	Flat Annual IRR	13.91%								
	Flat Monthly IRR	1.16%								
	Simple Annual EIRR	27.00%								
	Monthly EIRR	2.25%								
25000	Reducing Annual IRR	24.99%	18 Months	295	1	17	1700	372	744	24
	Reducing Monthly IRR	2.08%			18	18	1262			
	Flat Annual IRR	13.77%								
	Flat Monthly IRR	1.15%								
	Simple Annual EIRR	26.40%								
	Monthly EIRR	2.20%								

Svasti Microfinance Private Limited



30000	Reducing Annual IRR	24.99%	12 Months	354	1	11	2900	447	894	24
	Reducing Monthly IRR	2.08%			12	12	2243			
	Flat Annual IRR	13.81%								
	Flat Monthly IRR	1.15%								
	Simple Annual EIRR	27.00%								
	Monthly EIRR	2.25%								
30000	Reducing Annual IRR	25.00%	18 Months	354	1	17	2000	447	894	24
	Reducing Monthly IRR	2.08%			18	18	2339			
	Flat Annual IRR	14.09%								
	Flat Monthly IRR	1.17%								
	Simple Annual EIRR	26.40%								
	Monthly EIRR	2.20%								
30000	Reducing Annual IRR	25.00%	24 Months	354	1	23	1600	511	1022	27
	Reducing Monthly IRR	2.08%			24	24	1633			
	Flat Annual IRR	14.06%								
	Flat Monthly IRR	1.17%								
	Simple Annual EIRR	26.04%								
	Monthly EIRR	2.17%								
35000	Reducing Annual IRR	24.99%	24 Months	413	1	15	1900	596	1192	27
					16	23	1800			

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



	Reducing Monthly IRR	2.08%			24	24	1792			
	Flat Annual IRR	13.85%								
	Flat Monthly IRR	1.15%								
	Simple Annual EIRR	26.04%								
	Monthly EIRR	2.17%								
40000	Reducing Annual IRR	24.99%	24 Months	472	1	8	2200	681	1362	27
	Reducing Monthly IRR	2.08%								
	Flat Annual IRR	13.84%								
	Flat Monthly IRR	1.15%								
	Simple Annual EIRR	26.04%								
	Monthly EIRR	2.17%								
45000	Reducing Annual IRR	25.00%	24 Months	531	1	23	2400	766	1532	27
	Reducing Monthly IRR	2.08%								
	Flat Annual IRR	14.06%								
	Flat Monthly IRR	1.17%								
	Simple Annual EIRR	26.04%								
	Monthly EIRR	2.17%								

50000	Reducing Annual IRR	25.00%	24 Months	590	1	15	2700	851	1702	27
	Reducing Monthly IRR	2.08%								

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





	Flat Annual IRR	13.91%								
	Flat Monthly IRR	1.16%								
	Simple Annual EIRR	26.04%								
	Monthly EIRR	2.17%								
55000	Reducing Annual IRR	25.00%	24 Months	649	1	8	3000	936	1872	27
	Reducing Monthly IRR	2.08%			9	23	2900			
	Flat Annual IRR	13.90%			24	24	2789			
	Flat Monthly IRR	1.16%								
	Simple Annual EIRR	26.04%								
	Monthly EIRR	2.17%								
60000	Reducing Annual IRR	25.00%	24 Months	708	1	23	3200	1021	2042	27
	Reducing Monthly IRR	2.08%			24	24	3268			
	Flat Annual IRR	14.06%								
	Flat Monthly IRR	1.17%								
	Simple Annual EIRR	26.04%								
	Monthly EIRR	2.17%								

Svasti Microfinance Private Limited



65000	Reducing Annual IRR	25.00%	24 Months	767	1	16	3500	1106	2212	27
	Reducing Monthly IRR	2.08%			17	23				
	Flat Annual IRR	13.93%			24	24				
	Flat Monthly IRR	1.16%								
	Simple Annual EIRR	26.04%								
	Monthly EIRR	2.17%								
70000	Reducing Annual IRR	25.00%	24 Months	826	1	8	3800	1191	2382	27
	Reducing Monthly IRR	2.08%			9	23				
	Flat Annual IRR	13.94%			24	24				
	Flat Monthly IRR	1.16%								
	Simple Annual EIRR	26.04%								
	Monthly EIRR	2.17%								
75000	Reducing Annual IRR	25.00%	24 Months	885	1	23	4000	1276	2552	27
	Reducing Monthly IRR	2.08%			24	24				
	Flat Annual IRR	14.06%								
	Flat Monthly IRR	1.17%								
	Simple Annual EIRR	26.04%								
	Monthly EIRR	2.17%								

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



80000	Reducing Annual IRR	25.00%	24 Months	944	1	16	4300	1361	2722	27
	Reducing Monthly IRR	2.08%			17	23	4200			
	Flat Annual IRR	13.96%			24	24	4128			
	Flat Monthly IRR	1.16%								
	Simple Annual EIRR	26.04%								
	Monthly EIRR	2.17%								
85000	Reducing Annual IRR	25.00%	24 Months	1003	1	9	4600	1446	2892	27
	Reducing Monthly IRR	2.08%			10	23	4500			
	Flat Annual IRR	13.94%			24	24	4290			
	Flat Monthly IRR	1.16%								
	Simple Annual EIRR	26.04%								
	Monthly EIRR	2.17%								

**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



## 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. The 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

### 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