



Circular 26-2022-23 Appendix 1-Change in interest rate - 26.5% and Loan Product

Loan Amount	Interest Rate	Rate	Tenor	LPF	Installment Schedule			Insurance (1 Person)	Insurance (2 person)	Insurance Tenor (months)
					From	To	Amount (Rs.)			
PRAGATI										
32000			78 Weeks	566	1	77	500	476	952	24
	PA Reducing	26.50%								
	Monthly Reducing	2.21%			78	78	328			
	P.A. Flat	14.23%								
	Monthly Flat	1.19%								
	Simple Annual EIRR	27.93%								
Monthly EIRR	2.33%									
35000			78 Weeks	620	1	32	600	521	1042	24
	PA Reducing	26.50%								
	Monthly Reducing	2.21%			33	77	500			
	P.A. Flat	13.54%			78	78	409			
	Monthly Flat	1.13%								
	Simple Annual EIRR	28.00%								
Monthly EIRR	2.33%									
42500			104 Weeks		1	24	600	723	1446	27
	PA Reducing	26.49%			25	103	500			

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	Monthly Reducing	2.21%		752	104	104	430			
	P.A. Flat	13.92%								
	Monthly Flat	1.16%								
	Simple Annual EIRR	27.64%								
	Monthly EIRR	2.30%								
47000			104 Weeks		1	82	600	800	1600	27
	PA Reducing	26.50%								
	Monthly Reducing	2.21%		832	83	103	500			
	P.A.Flat	14.09%			104	104	541			
	Monthly Flat	1.17%								
	Simple Annual EIRR	27.62%								
	Monthly EIRR	2.30%								
53000			104 Weeks		1	52	700	902	1804	27
	PA Reducing	26.49%								
	Monthly Reducing	2.21%			53	103	600			
	P.A.Flat	13.93%		938	104	104	764			
	Monthly Flat	1.16%								
	Simple Annual EIRR	27.64%								
	Monthly EIRR	2.30%								
57500			104 Weeks		1	12	800	979	1958	27
	PA Reducing	26.50%								
	Monthly Reducing	2.21%			13	103	700			
	P.A.Flat	14.26%		1018	104	104	596			
	Monthly Flat	1.19%								

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	Simple Annual EIRR	27.62%								
	Monthly EIRR	2.30%								
63500			104 Weeks	1124	1	88	800	1081	2162	27
	PA Reducing	26.49%			89	103	700			
	Monthly Reducing	2.21%			104	104	733			
	P.A.Flat	14.28%								
	Monthly Flat	1.19%								
	Simple Annual EIRR	27.61%								
	Monthly EIRR	2.30%								
68000			104 Weeks	1204	1	39	900	1157	2314	27
	PA Reducing	26.50%			40	103	800			
	Monthly Reducing	2.21%			104	104	822			
	P.A.Flat	14.06%								
	Monthly Flat	1.17%								
	Simple Annual EIRR	27.63%								
	Monthly EIRR	2.30%								
74000			104 Weeks	1310	1	15	1000	1259	2518	27
	PA Reducing	26.50%			16	103	900			
	Monthly Reducing	2.21%			104	104	977			
	P.A.Flat	14.31%								
	Monthly Flat	1.19%								
	Simple Annual EIRR	27.62%								
	Monthly EIRR	2.30%								

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	Monthly EIRR	2.30%									
78500			104 Weeks	1389	1	72	1000	1336	2672	27	
	PA Reducing	26.50%									
	Monthly Reducing	2.21%				73	103	900			
	P.A.Flat	14.17%				104	104	849			
	Monthly Flat	1.18%									
	Simple Annual EIRR	27.62%									
	Monthly EIRR	2.30%									
84500			104 Weeks	1496	1	44	1100	1437	2874	27	
	PA Reducing	26.49%									
	Monthly Reducing	2.21%				45	103	1000			
	P.A.Flat	14.13%				104	104	978			
	Monthly Flat	1.18%									
	Simple Annual EIRR	27.61%									
	Monthly EIRR	2.30%									
89000			104 Weeks	1575			1200	1514	3028	27	
	PA Reducing	26.50%									
	Monthly Reducing	2.21%				1	05	1100			
	P.A.Flat	14.43%				06	103	894			
	Monthly Flat	1.20%									
	Simple Annual EIRR	27.60%				104	104				
	Monthly EIRR	2.30%									
95000			104 Weeks		1	78	1200	1616	3232	27	
	PA Reducing	26.50%				79	103	1100			

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	Monthly Reducing	2.21%		1682	104	104	1011			
	P.A.Flat	14.27%								
	Monthly Flat	1.19%								
	Simple Annual EIRR	27.61%								
	Monthly EIRR	2.30%								
100000			104 Weeks		1	36	1300	1700	3400	27
	PA Reducing	26.50%								
	Monthly Reducing	2.21%			37	103	1200			
	P.A.Flat	14.23%		1770	104	104	1253			
	Monthly Flat	1.19%								
	Simple Annual EIRR	27.62%								
	Monthly EIRR	2.30%								
106000			104 Weeks		1	13	1400	1803	3606	27
	PA Reducing	26.50%								
	Monthly Reducing	2.21%			14	103	1300			
	P.A.Flat	14.39%		1876	104	104	1301			
	Monthly Flat	1.20%								
	Simple Annual EIRR	27.61%								
	Monthly EIRR	2.30%								
110000			104 Weeks		1	62	1400	1871	3742	27
	PA Reducing	26.49%								
	Monthly Reducing	2.21%			63	103	1300			
	P.A.Flat	14.23%		1947						
	Monthly Flat	1.19%			104	104	1212			

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	Simple Annual EIRR	27.61%								
	Monthly EIRR	2.30%								
UNNATI										
32000			180 Months		1	13	2200	476	952	24
	Reducing Annual IRR	26.50%			14	17	2100			
	Reducing Monthly IRR	2.21%			18	18	2048			
	Flat Annual IRR	14.68%		566						
	Flat Monthly IRR	1.22%								
	Simple Annual EIRR	27.84%								
	Monthly EIRR	2.32%								
35000			18 Months		1	17	2400	521	1042	24
	Reducing Annual IRR	26.50%			18	18	1907			
	Reducing Monthly IRR	2.21%								
	Flat Annual IRR	14.68%		620						
	Flat Monthly IRR	1.22%								
	Simple Annual EIRR	27.84%								
	Monthly EIRR	2.32%								
42500			24 Months		1	23	2300	723	1446	27
	Reducing Annual IRR	26.50%			24	24	2310			
	Reducing Monthly IRR	2.21%								
	Flat Annual IRR	14.95%		752						
	Flat Monthly IRR	1.25%								

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	Simple Annual EIRR	27.60%								
	Monthly EIRR	2.30%								
47000			24 Months	832	1	09	2600	800	1600	27
	Reducing Annual IRR	26.50%			10	23	2500			
	Reducing Monthly IRR	2.21%			24	24	2507			
	Flat Annual IRR	14.79%								
	Flat Monthly IRR	1.23%								
	Simple Annual EIRR	27.60%								
	Monthly EIRR	2.30%								
53000			24 Months	938	1	15	2900	902	1804	27
	Reducing Annual IRR	26.50%			16	23	2800			
	Reducing Monthly IRR	2.21%			24	24	2807			
	Flat Annual IRR	14.82%								
	Flat Monthly IRR	1.23%								
	Simple Annual EIRR	27.60%								
	Monthly EIRR	2.30%								
57500			24 Months	1018	1	02	3200	979	1958	27
	Reducing Annual IRR	26.50%			03	23	3100			
	Reducing Monthly IRR	2.21%			24	24	3155			
	Flat Annual IRR	14.92%								
	Flat Monthly IRR	1.24%								
	Simple Annual EIRR	27.60%								

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	Monthly EIRR	2.30%								
63500			24 Months	1124	1	8		1081	2162	27
	Reducing Annual IRR	26.50%			9	23	3500			
	Reducing Monthly IRR	2.21%			24	24	3400			
	Flat Annual IRR	14.83%					3329			
	Flat Monthly IRR	1.24%								
	Simple Annual EIRR	27.60%								
	Monthly EIRR	2.30%								
68000			24 Months	1204	1	19	3700	1157	2314	27
	Reducing Annual IRR	26.50%			20	23	3600			
	Reducing Monthly IRR	2.21%			24	24	3518			
	Flat Annual IRR	14.87%								
	Flat Monthly IRR	1.24%								
	Simple Annual EIRR	27.60%								
	Monthly EIRR	2.30%								
74000			24 Months	1310	1	23	4000	1259	2518	27
	Reducing Annual IRR	26.50%			24	24	4166			
	Reducing Monthly IRR	2.21%								
	Flat Annual IRR	14.98%								
	Flat Monthly IRR	1.25%								
	Simple Annual EIRR	27.60%								
	Monthly EIRR	2.30%								
78500			24 Months		1	11	4300	1336	2672	27

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	Reducing Annual IRR	26.50%			12	23	4200			
	Reducing Monthly IRR	2.21%		1389	24	24	4094			
	Flat Annual IRR	14.84%								
	Flat Monthly IRR	1.24%								
	Simple Annual EIRR	27.60%								
	Monthly EIRR	2.30%								
84500			24 Months		1	16	4600	1437	2874	27
	Reducing Annual IRR	26.50%			17	23	4500			
	Reducing Monthly IRR	2.21%		1496	24	24	4539			
	Flat Annual IRR	14.88%								
	Flat Monthly IRR	1.24%								
	Simple Annual EIRR	27.60%								
	Monthly EIRR	2.30%								
89000			24 Months		1	03	4900	1514	3028	27
	Reducing Annual IRR	26.50%			04	23	4800			
	Reducing Monthly IRR	2.21%		1575	24	24	4855			
	Flat Annual IRR	14.92%								
	Flat Monthly IRR	1.24%								
	Simple Annual EIRR	27.60%								
	Monthly EIRR	2.30%								
95000			24 Months		1	9	5200	1616	3232	27
	Reducing Annual IRR	26.50%			10	23	5100			
	Reducing Monthly IRR	2.21%		1682						
	Flat Annual IRR	14.87%								

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घन अधिकार सेवाएँ

	Flat Monthly IRR	1.24%			24	24	5044			
	Simple Annual EIRR	27.60%								
	Monthly EIRR	2.30%								
100000			24 Months		1	03	5500	1700	3400	27
	Reducing Annual IRR	26.50%			04	23	5400			
	Reducing Monthly IRR	2.21%		1770	24	24	5307			
	Flat Annual IRR	14.90%								
	Flat Monthly IRR	1.24%								
	Simple Annual EIRR	27.60%								
	Monthly EIRR	2.30%								
106000			24 Months		1	07	5800	1803	3606	27
	Reducing Annual IRR	26.50%			08	23	5700			
	Reducing Monthly IRR	2.21%		1876	24	24	5780			
	Flat Annual IRR	14.90%								
	Flat Monthly IRR	1.24%								
	Simple Annual EIRR	27.60%								
	Monthly EIRR	2.30%								
110000			24 Months		1	12	6000	1871	3742	27
	Reducing Annual IRR	26.50%			13	23	5900			
	Reducing Monthly IRR	2.21%		1947	24	24	5813			
	Flat Annual IRR	14.87%								
	Flat Monthly IRR	1.24%								
	Simple Annual EIRR	27.60%								
	Monthly EIRR	2.30%								

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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

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