

Details of Products and charges w.e.f 01 April 2019

Products	Duration	Loan Amount	PF(@1%)	GST on PF	LP+GST	Total Insurance deduction (Optional)	Total deduction	Net In Hand	Rate of interest	EMI amount
15K12M	12 Months	15000	150	27	177	139.8	316.8	14683.2	25.25%	1430
25K24M	24 Months	25000	250	45	295	466.5	761.5	24238.5	25.25%	1340
20K18M	18 Months	20000	200	36	236	373.2	609.2	19390.8	25.25%	1350
25K18M	18 Months	25000	250	45	295	466.5	761.5	24238.5	25.25%	1690
30K24M	24 Months	30000	300	54	354	559.8	913.8	29086.2	25.25%	1610

Note : First and Last EMI Variable

- : Interest rounding off Nearest 0.01
- : Instalment rounding off to Highest 10
- : Interest rate will be calculated on a reducing balance basis for each product
- : There shall be no other charges like late-payment/pre-payment/penal interest etc