

1. SEIL 136 (30 Days Interest Payment Scheme)

The details of the scheme are as follows:

Scheme Name	Loan Amount	Interest Rate	LTV	Duration	Processing Charge
SEIL 136	500000/- to Unlimited	23%	75%	90 Days	100/- (At the time of Disbursement)

- This is a 30 days interest payment scheme.
- Processing charges Rs.100/- will be collected at the time of disbursement
- Interest to be paid on or before each 30 days from the date of disbursement/ previous interest payment
- After the loan duration, 2% Penal interest for the balance outstanding amount
- Applicable to PAN INDIA
- Effective date 16.05.2024

Slab Rates

Sl No	Days	Interest Rebate	Rate after rebate
1	1-30 Days	8%	15%
2	31-60 Days	4%	19%
3	61-90 Days	Nil	23%
4	After 90 Days	2% Penal interest for the balance outstanding amount.	

2. SEIL 137 (30 Days Interest Payment Scheme)

The details of the scheme are as follows:

Scheme Name	Loan Amount	Interest Rate	LTV	Duration	Processing Charge
SEIL 137	5000/- to Unlimited	22%	65%	90 Days	Rs.50/- up to 5 lakhs and Rs.100/- above 5.01 lakhs (At the time of Disbursement)

- This is a 30 days interest payment scheme.
- Processing charges will be collected at the time of disbursement based on the loan amount. i.e. Rs.50/- up to 5 lakhs and Rs.100/- above 5.01 lakhs
- Interest to be paid on or before each 30 days from the date of disbursement/ previous interest payment
- After the loan duration, 2% Penal interest for the balance outstanding amount
- Applicable to PAN INDIA
- Effective date 16.05.24

Slab Rates

Sl No	Days	Interest Rebate	Rate after rebate
1	1-30 Days	8%	14%
2	31-60 Days	4%	18%
3	61-90 Days	Nil	22%
4	After 90 Days	2% Penal interest for the balance outstanding amount.	

3. SEIL 138 (30 Days Interest Payment Scheme)

The details of the scheme are as follows:

Scheme Name	Loan Amount	Interest Rate	LTV	Duration	Processing Charge
SEIL 138	5000/- to Unlimited	20%	60%	90 Days	Rs.50/- up to 5 lakhs and Rs.100/- above 5.01 lakhs (At the time of Disbursement)

- This is a 30 days interest payment scheme.
- Processing charges will be collected at the time of disbursement based on the loan amount. i.e. Rs.50/- up to 5 lakhs and Rs.100/- above 5.01 lakhs
- Interest to be paid on or before each 30 days from the date of disbursement/ previous interest payment
- After the loan duration, 2% Penal interest for the balance outstanding amount
- Applicable to PAN INDIA
- Effective date 16.05.2024

Slab Rates

Sl No	Days	Interest Rebate	Rate after rebate
1	1-30 Days	8%	12%
2	31-60 Days	4%	16%
3	61-90 Days	Nil	20%
4	After 90 Days	2% Penal interest for the balance outstanding amount.	

4. SEIL 139 (30 Months Installment Payment Scheme)

The details of the scheme are as follows:

Scheme Name	Loan Amount	Interest Rate	LTV	Duration	Processing Charge
SEIL 139	3,00,000/- to 500000	12.50%	75%	30 Months	Rs.150/- At the time of Disbursement

- ✓ This is a 30 Months monthly EMI scheme.
- ✓ Processing charges will be collected at the time of disbursement Rs.150/-
- ✓ Monthly EMI to be paid on or before the due date as per the chart.
- ✓ There will be 2% penal charge on the EMI if the EMI not remitted on the due date till the date of remittance.
- ✓ After the loan duration, penal interest will charge @ 3% for the principle out standing on that day of maturity.
- ✓ Applicable to PAN INDIA
- ✓ Effective date 16.05.2024
- ✓ Applicable only to a salaried /Business person only

5. SEIL 140 (24 Months Installment Payment Scheme)

The details of the scheme are as follows:

Scheme Name	Loan Amount	Interest Rate	LTV	Duration	Processing Charge
SEIL 140	100000/- to 299000	12%	75%	24 Months	Rs.100/- At the time of Disbursement

- ✓ This is a 24 Months monthly EMI scheme.
- ✓ Processing charges will be collected at the time of disbursement Rs.100/-
- ✓ Monthly EMI to be paid on or before the due date as per the chart.
- ✓ There will be 2% penal charge on the EMI if the EMI not remitted on the due date till the date of remittance.
- ✓ After the loan duration, penal interest will charge @ 3% for the principle outstanding on that day of maturity.
- ✓ Applicable to PAN INDIA
- ✓ Effective date 16.05.24
- ✓ Applicable only to a salaried /Business person only-

6. SEIL 141 (30 Days Interest Payment Scheme)

The details of the scheme are as follows:

Scheme Name	Loan Amount	Interest Rate	LTV	Duration	Processing Charge
SEIL 141	5000/- to Unlimited	26%	75%	90 Days	Rs.50/- At the time of Disbursement

- This is a 30 days interest payment scheme.
- Processing charges Rs.50/- will be collected at the time of disbursement
- Interest to be paid on or before each 30 days from the date of disbursement/ previous interest payment
- After the loan duration, 2% Penal interest for the balance outstanding amount
- Applicable to PAN INDIA
- Effective date 16.05.2024

Slab Rates

Sl No	Days	Interest Rebate	Rate after rebate
1	1-30 Days	8%	18%
2	31-60 Days	4%	22%
3	61-90 Days	Nil	26%
4	After 90 Days	2% Penal interest for the balance outstanding amount.	

7. SEIL Mahila (30 Days Interest Payment Scheme)

The details of the scheme are as follows:

Scheme Name	Loan Amount	Interest Rate	LTV	Duration	Processing Charge
SEIL Mahila	50000/- to Unlimited	22%	75%	90 Days	Rs.50/- up to 5 lakhs and Rs.100/- above 5.01 lakhs (At the time of Disbursement)

- This is a 30 days interest payment scheme.
- Processing charges will be collected at the time of disbursement based on the loan amount. i.e. Rs.50/- up to 5 lakhs and Rs.100/- above 5.01 lakhs
- Interest to be paid on or before each 30 days from the date of disbursement/ previous interest payment
- After the loan duration, 2% Penal interest for the balance outstanding amount
- Applicable to PAN INDIA
- Effective date 15.05.24
- Applicable only to female applicant.

Slab Rates

Sl No	Days	Interest Rebate	Rate after rebate
1	1-30 Days	6%	16%
2	31-60 Days	3%	19%
3	61-90 Days	Nil	22%
4	After 90 Days	2% Penal interest for the balance outstanding amount.	

8. SEIL Senior (30 Days Interest Payment Scheme)

The details of the scheme are as follows:

Scheme Name	Loan Amount	Interest Rate	LTV	Duration	Processing Charge
SEIL Senior	100000- to Unlimited	21%	75%	90 Days	Rs.50/- up to 5 lakhs and Rs.100/- above 5.01 lakhs (At the time of Disbursement)

- This is a 30 days interest payment scheme.
- Processing charges will be collected at the time of disbursement based on the loan amount. i.e. Rs.50/- up to 5 lakhs and Rs.100/- above 5.01 lakhs
- Interest to be paid on or before each 30 days from the date of disbursement/ previous interest payment
- After the loan duration, 2% Penal interest for the balance outstanding amount
- Applicable to PAN INDIA
- Effective date 16.05.2024
- Applicable only for senior citizens above 60age

Slab Rates

Sl No	Days	Interest Rebate	Rate after rebate
1	1-30 Days	6%	15%
2	31-60 Days	3%	18%
3	61-90 Days	Nil	21%
4	After 90 Days	2% Penal interest for the balance outstanding amount.	

9. SEIL 142 (18 Months Installment Payment Scheme)

The details of the scheme are as follows:

Scheme Name	Loan Amount	Interest Rate	LTV	Duration	Processing Charge
SEIL 142	Any Amount	9%	75%	18 Months	Rs.100/- At the time of Disbursement

- This is an 18 Months monthly EMI scheme.
- Processing charges Rs.100/- will be collected at the time of disbursement
- Monthly EMI to be paid on or before the due date as per the chart.
- There will be 2% penal charge on the EMI if the EMI not remitted on the due date till the date of remittance.
- After the loan duration, penal interest will charge @ 3% for the principle out standing on that day of maturity.
- Applicable to PAN INDIA
- Effective date 16.05.24
- Applicable only to a salaried /Business person only-