Short Term Loans	Long Term Loans
Flat Interest rate method is usually high for 3% Flat Interest rates are 36% p.a. in reducing balance rate.	Reducing balance rate method here after every EMI payment, the outstanding loan amount gets reduced
Ex. If you take a loan of Rs 1, 00,000 with a flat rate of interest of 12% p.a. for 1 year, then you would pay: Rs 12,000 as interest. Thus total 1, 12,000 (principal + interest) where you will pay Rs 5380 extra.	Ex. If you take a loan of Rs 1, 00,000 with a reducing rate of interest of 12% p.a. for 1 year. Then you would pay: Rs 6620 as interest. Thus total 1. 06.620 (principal + interest) where you will pay Rs 5380 less.
Loan is sanctioned for short period not exceeding 12 months.	In case of long term loan, duration of loan may exceed above 12 months. Up to 5 years.
Easier to qualify as they are less risky for lender due to short tenure.	Not easy as they are more risky as loan amount is big to be paid in longer duration.
Low credit score may be acceptable	Low credit score may lead to rejection of loan application.
In short term loan, interest rates are higher as compared to long term.	Low interest rate
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Yicheng Fang

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