

Annexure-1

List of Loan Products

S.No	Product Name	RF	LPF*	Interest Rate** (Reducing balance method)	Loan Amount (in Rs)	Repayment Mode	Tenure		Moratorium Period
							Min	Max	
L1	Group Loan to Women (Weekly/Fortnightly)	NIL	1%	26%**	Rs.6000- Rs.14000	Weekly/Fortnightly	50 weeks / 25 fortnights	50 Weeks/25 fortnights	7 days/ 15 days
L2	Group Loan to Women (Monthly)	NIL	1%	26%**	Rs.6000- Rs.14000	Monthly	18 Months	18 Months	Upto 60 Days
L3	Loans to Educational Institutions (LEI)	1000/-	3%	24%**	Rs.50000- Rs.1000000	Monthly/Quarterly	12 months	48 months	Upto 90 days
L4	Personal Loans to Salaried Employees**	NIL	1%	26%**	Rs.20000- Rs.100000	Monthly	24 Months	36 Months	Upto 60 Days
L5	Personal Loans to Staff	NIL	NIL	26%**	Rs.100000 (max)	Monthly	12 Months	36 Months	Upto 60 Days
L6	Vehicle Loans to Staff	NIL	NIL	26%**	Rs.40000Max	Monthly	12 months	48 months	Upto 60 Days

*Plus applicable service tax. Present rate is Rs. 12.36% including education cess

** The present rate of interest is calculated as per the current cost of borrowing of the company. However this may be changed as and when cost of fund for the company changes. This is to comply with RBI margin cap guidelines.