



## Water and Sanitation (WATSAN) Loan

AMIL's Water and Sanitation loan meets the clean drinking water, sanitation and improved WASH behaviour needs of clients. AMIL collaborates with Sa-Dhan (SRO) and Water.Org (Technical Partner) for communication, awareness and training requirements for this product.

Description	Water Sanitation Loan
<b>Purpose</b>	Household sanitation improvements; toilet improvements; water purification
<b>Loan Size</b>	Up to Rs 50,000 *
<b>Loan Term in Months</b>	12,18 or 24 *
<b>Interest Rate</b>	Quarter beginning Apr 1, 2022 Revised ROI – 25%
<b>Loan Processing Fee</b>	1% of Loan Amt + GST of 18.0% (Group) 2% of Loan Amt + GST of 18.0% (Individual)
<b>Instalment Frequency</b>	Weekly, bi-weekly or monthly *
<b>Lending Methodology</b>	Group / Individual

\* *Dependent on client cash flow and preference*