



## Housing Loans

The maximum size of the loan for each client is determined by undertaking a robust cash flow analysis of the individual applicant's household and business. Loans are intended for the purpose of investment in the household maintenance or repairs.

Description	Housing Loan
<b>Purpose</b>	Household maintenance / repairs
<b>Loan Size</b>	<b>Up to Rs 80,000</b> (first loan cycle up to Rs 30,000 if client does not have a credit history and up to Rs 60,000 if client has a credit history with any other MFI or financial institution and subsequent cycles up to a maximum of Rs 80,000)
<b>Loan Term in Months</b>	12, 18 or 24
<b>Interest Rate</b>	Quarter beginning Apr 1, 2021 (Q2) - Revised ROI - 21.48%
<b>Loan Processing Fee</b>	1% plus GST
<b>Lending Methodology</b>	Group