

1. Conventional Credit Products

1.1 Mortgage Loan (House)

Financial Arrangement	Minimum Equity Contribution		Maximum Loan Tenure		Interest Rate	
	Previous	New	Previous	New	Previous	New
FCY/FCY	30%>X<40%	10.00%	20 Years	20 Years	9.00%	9.00%
	40%>X<50%	20.00%			8.50%	8.00%
	50%>X<70%	30.00%			8.25%	7.50%
	>70%	50.00%			8.00%	7.00%
LCY/FCY	30%>X<40%	10.00%	15 Years	20 Years	10.00%	11.00%
	40%>X<50%	20.00%			10.50%	10.00%
	50%>X<70%	30.00%			11.00%	9.00%
	>70%	50.00%			11.50%	8.00%
FCY/LCY	30%>X<40%	10.00%	15 Years	20 Years	10.00%	13.50%
	40%>X<50%	20.00%			9.50%	13.00%
	50%>X<70%	30.00%			9.00%	12.00%
	>70%	50.00%			8.50%	11.00%

1.2 Automobile Loan (Motor Vehicle Loan)

Financial Arrangement	Minimum Equity Contribution		Maximum Loan Tenure		Interest Rate	
	Previous	New	Previous	New	Previous	New
FCY/FCY	30%	15%	10 Years	7 Years	10%	9.00%
		20%				8.50%
		30%				8.00%
		50%				7.50%
LCY/FCY	N/A	15%	N/A	7 Years	N/A	10.00%
		20%				9.50%
		30%				9.00%
		50%				8.50%
FCY/LCY	30%	15%	10 Years	7 Years	11%	12.00%
		20%				11.00%
		30%				10.50%
		50%				10.00%

1.3 Personal Loan

Financial Arrangement	Minimum Equity Contribution		Maximum Loan Tenure		Interest Rate	
	Previous	New	Previous	New	Previous	New
FCY (Repayment)	N/A	N/A	5 Years	10 Years	10%	9%

1.4 Project Loan

Financial Arrangement	Minimum Equity Contribution		Maximum Loan Tenure		Interest Rate	
	Previous	New	Previous	New	Previous	New
FCY/FCY	30%	20%	15 Years	20 Years	10.00%	10.00%
		25%				9.50%
		30%				9.00%
LCY/FCY	30%	30%	15 Years	20 Years	11.50%	10.00%
		30%				10.00%
		30%				10.00%
FCY/LCY	30%	25%	15 Years	20 Years	11.00%	12.00%
		30%				11.50%
		30%				11.50%

1.5 Working Capital (Term Loan)

Financial Arrangement	Minimum Equity Contribution		Maximum Loan Tenure		Interest Rate	
	Previous	New	Previous	New	Previous	New
FCY (Repayment)	N/A	N/A	5 Years	5 Years	11%	10%



1.6 Term Loan for Purchase, Renovation_ Mixed-use Building

Financial Arrangement	Minimum Equity Contribution		Maximum Loan Tenure		Interest Rate	
	Previous	New	Previous	New	Previous	New
FCY/FCY	30%>X<40%	30%>X<40%	15 Years	15 Years	8.50%	8.50%
	40%>X<50%	40%>X<50%			8%	8%
	50%>X<60%	50%>X<60%			7.50%	7.50%
	60%>X<70%	60%>X<70%			7.25%	7.30%
	>70%	>70%			7%	7%
LCY/FCY	30%>X<40%	30%>X<40%	15 Years	15 Years	8.50%	11%
	40%>X<50%	40%>X<50%			9%	10.50%
	50%>X<60%	50%>X<60%			9.50%	10%
	60%>X<70%	60%>X<70%			10.00%	9.50%
	>70%	>70%			12%	9%
FCY/LCY	30%>X<40%	30%>X<40%	15 Years	15 Years	11.50%	11.50%
	40%>X<50%	40%>X<50%			11%	11%
	50%>X<60%	50%>X<60%			10%	10%
	60%>X<70%	60%>X<70%			9.50%	9.50%
	>70%	>70%			9%	9%

1.7 Commercial Vehicle Loan (Truck, Mini bus, Automobile and Bajaj)

Financial Arrangement	Minimum Equity Contribution		Maximum Loan Tenure		Interest Rate	
	Previous	New	Previous	New	Previous	New
FCY/FCY	35%	20%	10 Years	10 Years	10%	9%
FCY/LCY	45%	25%	10 Years	10 Years	11%	11%
LCY/LCY	N/A	25%	N/A	10 Years	N/A	10%