

### Key Information required for Business Loans

Key Features of the product	Nature of the product	Interest rates (starting from)	Other Charges Eg, fees, commissions Procedures to be followed to obtain thes	Procedures to be followed to obtain the service	Main terms and conditions	Applicable legal; provisions related to the product/service
Loan can be obtained for business continuity or expansion purposes with a repayment assed with profit & loss account balance sheet Cash flow, bank turn over, past repayments and business viability. Based on credibility mortgage over stocks/ property taken as collateral	Product structured based on Cash flow	Fixed & Variable interest rates depending on the clients credit worthiness	Documents Charges/Search Fees/Caveat Charges/ Valuation Fees/ Insurance	The client will be directed to a Marketing Officer who is experienced & capable of handling lending products	Conditions applied as per offer letter	Law of Breach of contract /Mortgage act