

**ALL PRODUCTS RELATED TO MICROFINANCE BUSINESS UNIT**

**Micro Loans**

Product Name	Financial & other benefits including any incentives & promotions	Fees/ Charges, Commission, interest etc.	Procedure to be followed to obtain Product/ Service	Key Terms & Conditions	Complaint Handling Procedure
Isurudiriya Individual Loan	* Tenor is 12-24 months * Loan protection Insurance cover.	* Rates current at the time will be available on inquiry	<ul style="list-style-type: none"> <li>• Customers who are willing to obtain financial facility may visit the Branch Network/ Contact the relevant company personnel as per the marketing material.</li> <li>• Client submit the Facility application along with all supporting documents.</li> <li>• Credit Appraisal.</li> <li>• Marketing Officer make the client visit (Residential/ Business) as part of the client evaluation.</li> <li>• Facility Approval and Disbursement.</li> </ul>	<ul style="list-style-type: none"> <li>• The applicant should be Sri Lankan within the legally acceptable age limit to obtain a finance facility.</li> <li>• Applicant can be a salaried employee or self-employed.</li> <li>• Client profile should be in line and meet the requirements as per the company lending criteria.</li> <li>• All facility requests are subjected to a credit evaluation and all facility approvals will be at the sole discretion of the company.</li> <li>• On an event of Non-Repayment as per the agreement, customer is liable to pay all the late payment fees/charges/ interest charged on behalf of the same to the company.</li> </ul>	<ul style="list-style-type: none"> <li>• Any customer can submit a complaint via the dedicated company hotline (011-5880456).</li> <li>• A customer can submit a complain through any LOLC branch.</li> </ul>
Housing Development Loan	* Tenor is 24-60 months * Loan cover policy * Other product offering	* Rates current at the time will be available on inquiry. * Asset transfer fees and/or Asset Mortgage Rates as appropriate will be applicable		<ul style="list-style-type: none"> <li>• Property should be offered as a Collateral.</li> <li>• All other Terms &amp; Conditions as per above.</li> </ul>	

Enterprise Development Loan	* Tenor is 24-60 months * Loan cover policy * Other product offering	* Rates current at the time will be available on inquiry. * Asset transfer fees and/or Asset Mortgage Rates as appropriate will be applicable		<ul style="list-style-type: none"><li>• Property should be offered as a Collateral. All other Terms &amp; Conditions as per above.</li></ul>	
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## Micro Lease Products (Assetbacked)

Product Name	Financial & other benefits including any incentives & promotions	Fees/ Charges, Commission, interest etc.	Procedure to be followed to obtain Product/ Service	Key Terms & Conditions	Complaint Handling Procedure
Motor Bicycle Lease	<ul style="list-style-type: none"> <li>Eligibility to receive complimentary items (Subjected to change according to the ongoing promotions).</li> </ul>	<ul style="list-style-type: none"> <li>Rates as per tariff-sheet decided by the ALCO.</li> <li>All Applicable statutory and other charges/fees.</li> </ul>	<ul style="list-style-type: none"> <li>Customers who are willing to obtain financial facility may visit the Branch Network/ Contact the relevant company personnel as per the marketing material.</li> <li>Client submit the Facility application along with all supporting documents.</li> <li>Credit Appraisal.</li> <li>Marketing Officer make the client visit (Residential/ Business) as part of the client evaluation.</li> <li>Facility Approval and Disbursement.</li> </ul>	<ul style="list-style-type: none"> <li>The applicant should be Sri Lankan within the legally acceptable age limit to obtain a finance facility.</li> <li>Applicant can be a salaried employee or self-employed.</li> <li>Client profile should be in line and meet the requirements as per the company lending criteria.</li> <li>All facility requests are subjected to a credit evaluation and all facility approvals will be at the sole discretion of the company.</li> <li>On an event of Non-Repayment as per the agreement, customer is liable to pay all the late payment fees/charges/ interest charged on behalf of the same to the company.</li> </ul>	<ul style="list-style-type: none"> <li>Any customer can submit a complaint via the dedicated company hotline (011-5880456).</li> <li>A customer can submit a complain through any LOLC branch.</li> </ul>
Three Wheeler Lease	<ul style="list-style-type: none"> <li>Eligibility to receive complimentary items (Subjected to change according to the ongoing promotions).</li> </ul>				
Light Truck Lease	<ul style="list-style-type: none"> <li>Competitive Interest rates.</li> </ul>				
2 Wheel & 4 Wheel Tractors Lease	<ul style="list-style-type: none"> <li>Repayments can be structured according to the seasonal harvesting income.</li> </ul>				
Agri Equipment Lease	<ul style="list-style-type: none"> <li>Repayments can be structured according to the seasonal harvesting income.</li> </ul>				
Quadricycle Lease	<ul style="list-style-type: none"> <li>Special Promotions discounts with the supplier (Subjected to availability).</li> </ul>				