

Key Fact Document (KFD)
Micro Finance
Commercial Credit & Finance PLC

Product	Key Features & Benefits	Interest Rates & Other charges	Procedure to be followed	Main terms & conditions	Complaint handling procedure
<p>Micro Finance</p> <p>This facility is given to the low income segment who have no access to banking services.</p>	<p>A) Provide guidance on implementing business plan.</p> <p>B) Loan rental must be paid at the CSU (Weekly or fortnightly)</p> <p>C) Customers can decide whether the CSU should be conducted weekly or fortnightly.</p> <p>D) Loans are granted without the guarantee of any collateral on specified repayment bases.</p>	<p>Interest rates applicable are displayed at each and every branch Island-wide.</p> <p>Based on the market conditions, our interest are revised from time to time.</p>	<p>A) Marketing officer will arrange personal interviews for all applicants.</p> <p>B) During the 1st two weeks, Marketing Officer will educate members about the concept, the Company, Loan facility, interest rate and other benefits, etc.</p> <p>C) During the 2nd week MO fill the loan application at the CSU by obtaining customer's NIC copy, joint borrower's NIC copy, residence proof & bank passbook copy.</p> <p>D) Marketing Officer will visit the customer's house & business place to evaluate the customer and the customer's repayment capacity.</p> <p>E) After loan approval, disbursement will be made directly to customer's bank account.</p>	<p>A) All the members should be women between the ages of 18 to 65.</p> <p>B) The business should be an acceptable and a legitimate business.</p> <p>C) The customer should participate at a minimum of 2 CSU meetings. In order to obtain this loan, customer should not be joint borrower for any MF product.</p> <p>D) The loan obtained by the customer should be a joint loan. The joint applicant should be a spouse or the business owner's family member.</p>	<p>Customers can lodge complaints with regard to our products or services by either;</p> <p>A) Contacting the relevant branch manager</p> <p>C) Contacting our hotline 0112 000 000</p> <p>Once the complaint is received we will acknowledge receipt and keep customer informed of the action promptly taken.</p>

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SME Abiwurdhi (AW)	<p>A) This is a SME loan scheme for our existing Micro Finance customers.</p> <p>B) First time customers are not eligible for this loan.</p> <p>C) Loan rental must be paid only by fortnightly.</p>	<p>Interest rates applicable are displayed at each and every branch Island-wide.</p> <p>Based on the market conditions, our interest are revised from time to time..</p>	<p>A) Customer should have completed two Micro Finance loan cycles / steps to request this loan.</p> <p>Documents Needed</p> <ul style="list-style-type: none"> - Duly completed application form - NIC copy - Residence proof - Bank passbook copy - Loan request letter - Loan estimate - Income proof - J/Borrower's NIC <p>B) After the approval, loan will be disbursed to the customer's bank account.</p>	<p>A) Customer should be an existing client of Micro Finance with a good repayment record.</p> <p>B) All the members should be women between the age of 18 to 65.</p> <p>C) The business should be acceptable and legitimate.</p> <p>D) The loan obtained by the customer should be a joint loan. The joint applicant should be the spouse or the business owner's family member.</p> <p>E) Customer's previous Micro Finance loan should be more than 50,000/=.</p>	<p>Customers can lodge complaints with regard to our products or services by either;</p> <p>B) Contacting the relevant branch manager</p> <p>C) Contacting our hotline 0112 000 000</p> <p>Once the complaint is received we will acknowledge receipt and keep customer informed of the action promptly taken.</p>

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Advance Loan	<p>This loan can be obtained by our existing Micro Finance / Abiwurdi customers.</p> <p>Loan rental must be paid only by weekly.</p>	<p>Interest rates applicable are displayed at each and every branch Island-wide.</p> <p>Based on the market conditions, our interest are revised from time to time.</p>	<p>A) Customer should submit duly filled loan application along with the customer's NIC copy, joint borrower's NIC copy & Bank passbook copy.</p> <p>B) After loan approval, loan disbursement will be made directly to customer's bank account.</p>	<p>A) Customer should be an existing client of Micro Finance.</p> <p>B) All the members should be women between the ages of 18 to 65.</p> <p>C) The business should be acceptable and legitimate.</p> <p>D) The loan obtained by the customer should be a joint loan. The joint applicant should be the spouse or the business owner's family member.</p>	<p>Customers can lodge complaints with regard to our products or services by either;</p> <p>A) Contacting the relevant branch manager</p> <p>B) Contacting our hotline 0112 000 000</p> <p>Once the complaint is received we will acknowledge receipt and keep customer informed of the action promptly taken.</p>